



10 Questions  
With Bobby  
Jindal

Joe Klein on  
Obama's Impossible  
Choices in Afghanistan



She Told You So:  
Suze Orman,  
Recession Queen

# TIME

## So You Think You're Insured?

(Think Again.)

My brother Pat thought so—until he got sick. One family's all-too-common trip through the American health-care maze

BY KAREN TUMULTY



doesn't chicken chow fun sound fun?





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*On the cover: Photograph for TIME by Dan Winters. Insets, from left: Mario Tama/Getty; Brian Bowen Smith for TIME*



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# 10 Questions.

He's the youngest U.S. governor and the GOP's great Indian-American hope. **Louisiana's** **Bobby Jindal will now take your questions**

**What is your reaction to the negative reviews of your response to President Obama's address to Congress?**

*Tanya Gupta, WASHINGTON*  
I've been told for years that I speak too quickly, so I should slow down. Then when I slow down, people say, "No, you need to speak more quickly." The content is what's really important to me. I'll be the first to admit that I'm not nearly as good a speaker as the President. And certainly a lot of people in America agreed with me on that.

**I live in a volatile seismic area and was troubled by your comment that funding volcano-monitoring is "wasteful."**  
**What makes some spending superfluous?**

*Caitlin Kidder, KENT, WASH.*  
I listed several examples. It wasn't just volcano-monitoring. It was \$300 million in new cars, a billion dollars for the Census—the list goes on and on. Here's my point: Why were they in a temporary, targeted stimulus bill? Somebody's going to have to explain to me how these items were critical to saving our economy.

**What do you think of comparisons following your speech between you and a character on *30 Rock*, Kenneth the Page?**

*Jae Edward, MINNEAPOLIS*  
I haven't seen the show, but I hope he's a nice guy.

**Are you running for President in 2012?**

*Steve Penton, ROXBURY, N.J.*  
I'm running for re-election as governor in 2011. It's my hope to serve two terms and help improve my state.



**Voters rejected the GOP in November. What changes do you think it needs to make in order to become relevant again?**

*Ankit Agarwal, BOSTON*  
Republicans need to worry less about fixing the party and more about what we can do to fix our country. Every chance where we can agree with the President and new Congress, we should. But where we disagree—with spending, with tax increases, with the stimulus plan—we need to stand up on principle and say what we would do differently.

**How can Republicans address the lack of ardent support among younger Americans?**

*Adam Ashe, BATON ROUGE, LA.*

**What would your top priorities be for a stimulus package?**

*Michael Ratliff, FRANKLIN, TENN.*

More help for small-business owners. Everything we can do to help them keep people employed is one less person getting an unemployment check, one less person needing help affording their health-care coverage, one more person that can afford to pay their mortgage.

**Does conservative philosophy need to be tweaked, or is it sufficient for our current troubles?**

*Brett Hampton, SALT LAKE CITY*  
I don't think the Republican Party needs to fundamentally change what it stands for, but it needs to take those principles and apply them. For example, everybody should be able to afford high-quality health care, but we should want that to be between a patient and their doctor, not a bureaucrat.

**Did you make a deliberate effort to transcend race in your political career?**

*Fatima Syed, RICHMOND, VA.*  
The great thing about the U.S. is it doesn't matter what your last name is. We live in this diverse, pluralistic country where people are accepted for who they are. And I think that's one of the great gifts America has to offer to the world. I got from my dad an immigrant's love for this country, because he knew that that wasn't true everywhere. ■

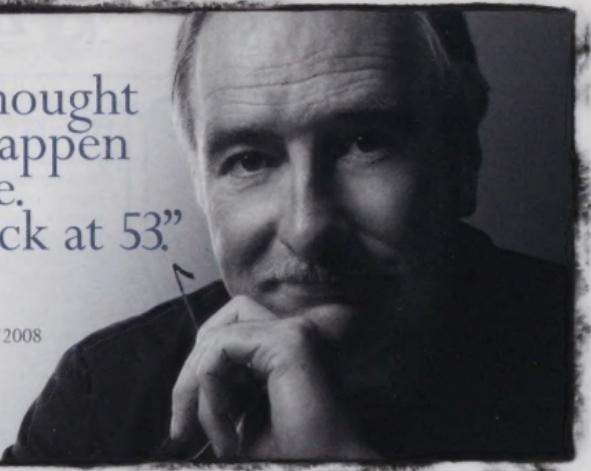


VIDEO AT TIME.COM

To watch a video interview with Bobby Jindal and to subscribe to the 10 Questions podcast on iTunes, go to [time.com/10questions](http://time.com/10questions)

# "I never thought it could happen to me. A heart attack at 53."

~Steve A.  
New York, NY  
Heart attack: 1/9/2008



"I had been feeling fine. But turns out my cholesterol and other risk factors\* increased my chance of a heart attack. Now I trust my heart to Lipitor.

Talk to your doctor about your risk and about Lipitor."

- Adding Lipitor may help, when diet and exercise are not enough. Unlike some other cholesterol-lowering medications, Lipitor is FDA-approved to reduce the risk of heart attack and stroke in patients with several common risk factors, including family history, high blood pressure, low good cholesterol, age and smoking.
- Lipitor has been extensively studied with over 16 years of research. And Lipitor is backed by 400 ongoing or completed clinical studies.

\*Patient's risk factors include age, gender, smoking, and high blood pressure.

**IMPORTANT INFORMATION:** LIPITOR is a prescription drug. It is used in patients with multiple risk factors for heart disease such as family history, high blood pressure, age, low HDL ('good' cholesterol) or smoking to reduce the risk of heart attack, stroke and certain kinds of heart surgeries. When diet and exercise alone are not enough, LIPITOR is used along with a low-fat diet and exercise to lower cholesterol.

LIPITOR is not for everyone. It is not for those with liver problems. And it is not for women who are nursing, pregnant or may become pregnant. If you take LIPITOR, tell your doctor if you feel any new muscle pain or weakness. This could be a sign of rare but serious muscle side effects. Tell your doctor about all medications you

take. This may help avoid serious drug interactions. Your doctor should do blood tests to check your liver function before and during treatment and may adjust your dose. The most common side effects are gas, constipation, stomach pain and heartburn. They tend to be mild and often go away.

LIPITOR is one of many cholesterol-lowering treatment options that you and your doctor can consider.

*Please see additional important information on next page.*



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*You are encouraged to report negative side effects of prescription drugs to the FDA.*

*Visit [www.fda.gov/medwatch](http://www.fda.gov/medwatch) or call 1-800-FDA-1088.*

# IMPORTANT FACTS



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(LIP-ih-tore)

## LOWER YOUR HIGH CHOLESTEROL

High cholesterol is more than just a number, it's a risk factor that should not be ignored. If your doctor said you have high cholesterol, you may be at an increased risk for heart attack. But the good news is, you can take steps to lower your cholesterol.

With the help of your doctor and a cholesterol-lowering medicine like LIPITOR, along with diet and exercise, you could be on your way to lowering your cholesterol.

Ready to start eating right and exercising more? Talk to your doctor and visit the American Heart Association at [www.americanheart.org](http://www.americanheart.org).

## WHO IS LIPITOR FOR?

### Who can take LIPITOR:

- People who cannot lower their cholesterol enough with diet and exercise
- Adults and children over 10

### Who should NOT take LIPITOR:

- Women who are pregnant, may be pregnant, or may become pregnant. LIPITOR may harm your unborn baby. If you become pregnant, stop LIPITOR and call your doctor right away.
- Women who are breast-feeding. LIPITOR can pass into your breast milk and may harm your baby.
- People with liver problems
- People allergic to anything in LIPITOR

## BEFORE YOU START LIPITOR

### Tell your doctor:

- About all medications you take, including prescriptions, over-the-counter medications, vitamins, and herbal supplements
- If you have muscle aches or weakness
- If you drink more than 2 alcoholic drinks a day
- If you have diabetes or kidney problems
- If you have a thyroid problem

## ABOUT LIPITOR

LIPITOR is a prescription medicine. Along with diet and exercise, it lowers "bad" cholesterol in your blood. It can also raise "good" cholesterol (HDL-C).

LIPITOR can lower the risk of heart attack or stroke in patients who have risk factors for heart disease such as:

- age, smoking, high blood pressure, low HDL-C, heart disease in the family, or
- diabetes with risk factor such as eye problems, kidney problems, smoking, or high blood pressure

## POSSIBLE SIDE EFFECTS OF LIPITOR

Serious side effects in a small number of people:

- Muscle problems that can lead to kidney problems, including kidney failure. Your chance for muscle problems is higher if you take certain other medicines with LIPITOR.
- Liver problems. Your doctor may do blood tests to check your liver before you start LIPITOR and while you are taking it.

Symptoms of muscle or liver problems include:

- Unexplained muscle weakness or pain, especially if you have a fever or feel very tired
- Nausea, vomiting, or stomach pain
- Brown or dark-colored urine
- Feeling more tired than usual
- Your skin and the whites of your eyes turn yellow

If you have these symptoms, call your doctor right away.

### The most common side effects of LIPITOR are:

• Headache	• Constipation
• Diarrhea, gas	• Upset stomach and stomach pain
• Rash	• Muscle and joint pain

Side effects are usually mild and may go away by themselves. Fewer than 3 people out of 100 stopped taking LIPITOR because of side effects.

## HOW TO TAKE LIPITOR

### Do:

- Take LIPITOR as prescribed by your doctor.
- Try to eat heart-healthy foods while you take LIPITOR.
- Take LIPITOR at any time of day, with or without food.
- If you miss a dose, take it as soon as you remember. But if it has been more than 12 hours since your missed dose, wait. Take the next dose at your regular time.

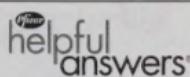
### Don't:

- Do not change or stop your dose before talking to your doctor.
- Do not start new medicines before talking to your doctor.
- Do not give your LIPITOR to other people. It may harm them even if your problems are the same.
- Do not break the tablet.

## NEED MORE INFORMATION?

- Ask your doctor or health care provider.
- Talk to your pharmacist.
- Go to [www.lipitor.com](http://www.lipitor.com) or call 1-888-LIPITOR.

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**Circus Leaves Town**  
For more pictures from  
Crawford, go to  
[time.com/crawford](http://time.com/crawford)

# Postcard: Crawford.

After eight years as the antiwar movement's epicenter, George W. Bush's home away from home slowly returns to normal.

## Peace comes to the Western White House

BY HILARY HYLTON

**T**HERE'S A STRONG NORTH WIND blowing out of a cloudless sky down Crawford's main street, pulling at the Texan and American flags in front of the Red Bull souvenir shop. The only sound on this placid afternoon is the tinkling of wind chimes. It wasn't always so quiet in this tiny rural community of 730 in central Texas where former President George W. Bush has maintained a ranch since 1999. Four years ago, there were some who wondered if the noise would ever stop. The President's five-week summer vacation at his ranch brought the turmoil over the Iraq war into every corner of Crawford. Led by Cindy Sheehan, a California mother who had lost her son in Iraq and swore she wouldn't leave Crawford until she met with the President, hundreds of activists flocked to the town. International camera crews and celebrities soon followed. As the antiwar crowds grew, pro-Bush protesters gathered in equal numbers; by the end of the summer, tiny Crawford was overflowing with several thousand visitors.

But ever since the spotlight shifted to Bush's successor and the war in Iraq left the front pages, things have been quieter. Along Prairie Chapel Road, the country lane leading to the Bush ranch, the crosses symbolizing the war dead, the makeshift tents, the signs, the satellite trucks, the flag-draped Harley-Davidsons, the Joan Baezies and the right-wing talk-radio hosts are all gone. Sheehan quit her protest, disillusioned with both Republican and Democratic leaders, in 2007. The once flattened roadside grass, parched yellow by drought, now stands straight. The only movement is a hawk landing on a fence post, a horse pawing at the dust and a trio of baby goats playing in a dry creek bed.

At Peace House, a small wooden home turned into an antiwar HQ by a group of Dallas activists during Bush's first term,



**Unconcerned citizen** Crawford native Ronnie (Perch) Smith outside the Coffee Station café

A MISSION ACCOMPLISHED sign hangs on the toolshed. Dozens of shoes adorn the picket fence, their soles pointing streetward in solidarity with the Iraqi journalist who threw his footwear at Bush. Late in the afternoon, a long black limousine slides across the nearby railroad tracks, but it is only a group of Crawford High seniors off to celebrate prom night in nearby Waco. North of town, the pasture dubbed Camp Casey in honor of Sheehan's fallen son is deserted; Christmas wreaths shaped like peace signs still hang on the gate. An 18-ft. (5 m) steel sculpture, *Freedom's Angel of Steadfast Love*—a gift to the town from a Pennsylvania artist

to commemorate 9/11—stands in an empty lot where pro-Bush supporters gathered. The locals have taken to decorating it for certain holidays and other occasions: red, white and blue banners on the Fourth of July, a veil and bouquet of flowers for Jenna Bush's wedding last May.

The Bushes themselves are keeping a low profile, splitting their time between the ranch and their new home in Dallas.

The former First Couple did drop in at the Coffee Station, the local café, during a recent Lions Club breakfast meeting. Bush answered a few questions and shook some hands while Laura sipped coffee. Today, Ronnie (Perch) Smith, a road builder and horsebreaker, is finishing a plate of the Coffee Station's signature Bush Wings—chicken breasts stuffed with cheese and jalapeños, wrapped in bacon and fried—which enjoy broad bipartisan support. Smith doesn't talk politics much, although in the summer of 2005, he says, he painted SHEEHAN on the rump of his horse and rode it past Peace House.

Down the street at the Red Bull, manager Jamie Burgess prepares to close up shop after a slow day. In the past year, three Crawford souvenir shops shut down for good. "We were the first ones to open and the last ones standing," she says with a laugh. For her, the Bush years were a worthwhile experience. "Before, when people came to Crawford, it was for [high school] athletic events, they were kin to someone or were just lost," she says. "Now I have met people from all over the world." And while some came in anger, she says, "It takes two wings for an eagle to fly."

TOYOTA

# HYBRIDS DRIVE INNOVATION

Toyota is dedicated to reducing oil consumption and harmful emissions, while enhancing safety features and even improving driving enjoyment. These are ambitious goals, though together we can achieve them using hybrid powertrain and other leading-edge technologies.

Toyota has made many advances to improve fuel economy, creating breakthrough technology used in many current models. At the core of our efforts is the Toyota hybrid system, which improves fuel efficiency, emissions and even performance in a wide range of vehicles today, with even more coming tomorrow.

#### DAWN OF THE HYBRID AGE

Toyota revolutionized the automobile industry in 1997 when it introduced the world's first mass-produced gasoline-electric hybrid vehicle—the Prius. Toyota believed that to make a true impact on the environment, the solution needed to be both affordable and practical. This principle guided Prius development, and each subsequent hybrid model that followed.

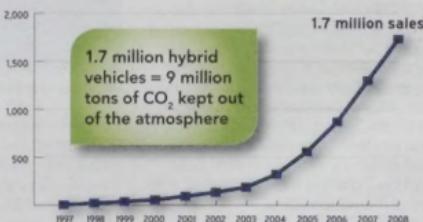
#### TOYOTA'S HYBRID VEHICLES MARK ENVIRONMENTAL AND TECHNOLOGY FIRSTS

- 1997** Introduced the first mass-produced hybrid passenger vehicle in the world (41 mpg/98 hp)<sup>1</sup>
- 2003** Second generation of Toyota hybrid system introduced—Hybrid Synergy Drive (46 mpg/110 hp)<sup>2</sup>
- 2007** Millionth hybrid sold
- 2009** Third-generation hybrid system to be introduced (50 mpg/134 hp)<sup>3</sup>

#### CONSUMER DEMAND FOR TOYOTA HYBRIDS HELPS MINIMIZE ENVIRONMENTAL IMPACT

CUMULATIVE TOYOTA HYBRID SALES WORLDWIDE

Unit = 1,000 vehicles



Consumers have purchased more Toyota hybrids than all other manufacturers' hybrids combined.

Since the pioneering Prius went on sale, Toyota has sold more than 1.7 million hybrids and has helped keep an estimated 9 million tons of harmful CO<sub>2</sub> out of the atmosphere.<sup>3</sup>

#### TODAY'S HYBRID

The Prius has always been a full hybrid, with the ability to run on the motor alone, or on a combination of the motor and the engine. On the highway and during steady-speed cruising, the engine can run at relatively low rpm to provide significant fuel savings. In urban driving, the Prius can operate at modest speeds in electric-only mode, with engine-generated power

<sup>1</sup>EPA combined mpg estimates. Actual mileage will vary. <sup>2</sup>Figures based on Toyota internal testing. Actual mileage will vary. <sup>3</sup>Estimated savings compares each U.S. HSD vehicle's EPA combined mpg rating with its segment average based on latest EPA Trends Report (driven 15,000 miles annually). Actual mileage will vary.

seamlessly delivered when needed. The start-stop mechanism can turn off the engine at intersections to further save fuel and reduce emissions. And during deceleration, special brakes can capture energy. This **regenerative braking system** can transform some of what would otherwise be wasted energy into electricity for the battery.

#### THE BENCHMARK FOR CARS OF THE FUTURE

Toyota hybrids have made a tremendous impact on the way cars are designed and the expectations drivers have in

the 21st century. But the best is yet to come: The all-new, third-generation Toyota Prius will go on sale starting spring 2009. By the early 2010s, with the global introduction of as many as 10 new hybrid models, annual Toyota hybrid sales are expected to reach one million vehicles a year.

As more drivers seek reliable, fuel-efficient cars that provide environmentally responsible transportation, Toyota plans to offer a hybrid powertrain in every model by the 2020s.

#### Next-Generation Hybrid

For more than a decade, the Prius name has been synonymous with greener motoring. This vehicle now offers a preview of the latest advancements in hybrid engineering and efficient new technologies.

#### » Accelerated Performance

A larger, more powerful 1.8-liter, four-cylinder engine delivers performance like a 2.4-liter engine, yet provides fuel economy improvements and lower maintenance costs.

#### » Solar Ventilation System

The available sliding moonroof is equipped with new technology. Embedded solar panels power a fan, limiting the interior temperature when the car is parked in the sun.



#### » Mileage Performance

The first generation of the hybrid system earned a combined 41 mpg rating, and in 12 years the technology was further developed to increase its rating to 46 mpg. And now with the next generation of hybrids, we expect the new Prius' mileage to be further increased to **50 mpg**, which is a 10% improvement in efficiency.



2010 Toyota Prius

## THE GOAL IS TO CREATE THE ULTIMATE ECO-CAR

In that pursuit, Toyota engineers are exploring a range of technologies and innovations.

Future automobiles will take many forms, with electricity and alternative fuels certain to play an increasing role. Toyota engineers are developing the technologies that will continue to advance fuel economy, reduce emissions and lessen the environmental impact of transportation, all while delivering the comfort, convenience and performance that drivers demand.

### PLUG-IN HYBRID—THE BEST OF BOTH WORLDS

Since the introduction of the Prius, engineers have been building on the proven hybrid technology and have now developed a **plug-in hybrid vehicle** (PHV). Using existing battery technology, a PHV can dramatically improve fuel economy and can be easily recharged, without requiring infrastructure changes or special equipment. The plug-in Prius is being readied for market and is undergoing verification tests in the United States, Europe and Japan.

Combining the best elements from gasoline-electric and pure-electric powertrains, a plug-in hybrid can be used mainly as a



motor-driven electric vehicle (EV) for short-distance driving. The electric-only range should satisfy the daily needs of most drivers, and the car can be conveniently recharged from a standard household power outlet. For high-speed and long-distance driving, a PHV can be driven like any other hybrid, with the onboard engine serving as both a power source and mobile generator for the battery pack. This gives the plug-in all the local-driving benefits of an EV, including reduced fuel consumption and CO<sub>2</sub> emissions, without significantly reducing the vehicle's range.

Because the car can be recharged overnight, during off-peak hours when electric rates are reduced, a plug-in hybrid can be quite cost-effective to operate. Additionally, the carbon footprint for plug-ins can be minimized by using electricity from hydroelectric, solar and wind sources, and by fueling the engine with cellulosic ethanol.

In an important evolution of the automobile, Toyota will launch a plug-in hybrid fitted with an advanced lithium-ion battery later this year for fleet use.

### CHARTING THE ELECTRIC ROAD MAP

The electric automobile is the future and also our past. Since 1996, Toyota has sold or leased approximately 1,900 **electric vehicles**. With the experience gathered from these field-



The carbon footprint for plug-ins can be minimized by using electricity from solar, wind and hydroelectric sources—and by fueling the engine with cellulosic ethanol.

TOYOTA



The four-seat FT-EV shows the potential for an electric-powered commuter car.

tested models, combined with efficiencies gained from the development of smaller and lighter hybrid systems, Toyota is developing new EVs for sale by 2012.

The Future Toyota Electric Vehicle (FT-EV), for example, shows the potential for an electric-powered commuter car. This four-seat concept car has an estimated range of 50 miles.

Ongoing engineering efforts include research and development of a next-generation battery that will significantly surpass even lithium-ion battery performance.

#### LOOKING FURTHER DOWN THE ROAD

Toyota engineers are developing **fuel-cell hybrid vehicles** (FCHV) that create electricity onboard from hydrogen, with water as the only emission. To create energy, hydrogen gas is fed into the fuel-cell stack, where it is combined with oxygen. Through a chemical reaction, electricity is generated to charge the battery. Being a hybrid, the vehicle can draw energy as needed from the two sources, in this case the fuel cell and the battery pack, to deliver performance on par with other vehicles on the road today.

The latest Toyota fuel-cell vehicle, known as FCHV-adv, represents the culmination of more than a decade of intense research and development, making it one of the most technologically sophisticated vehicles on the planet. It has a practical cruising range of more than 510 miles.\* With road and test-track evaluation and rigorous crash testing, Toyota's hydrogen fuel system has proven to be reliable, durable and user-friendly. While there are still considerable challenges related to infrastructure and fuel processing, fuel-cell technology has great promise.

All around the world, people face common issues, such as our interdependence as a global community, reliance on natural resources and the challenges of climate change. Toyota views these global challenges as opportunities for environmental and technological innovation. We believe the widespread use of hybrid technologies can enable sustainable mobility and help contribute to a better tomorrow. To that end, Toyota is committed to further improving hybrid powertrains and other potential technologies that can help reduce our impact on the environment and make the world a better place.





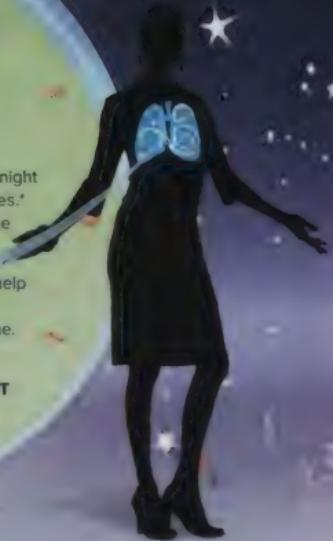
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It helps control my asthma symptoms day and night and starts opening my airways within 15 minutes.\* Importantly, SYMBICORT won't replace a rescue inhaler for sudden symptoms.

And SYMBICORT combines two medicines to help control inflammation and constriction. So I'm breathing more freely, and that feels good to me.

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is right for you.

\*Your results may vary.



## IMPORTANT SAFETY INFORMATION

Prescription SYMBICORT is a controller medicine for the long-term maintenance treatment of asthma. SYMBICORT is for people 12 years and older whose doctor has decided are not well controlled on another asthma-controller medicine or who need two asthma-controller medicines. SYMBICORT is not for the treatment of sudden asthma symptoms.

**SYMBICORT contains formoterol, a long-acting beta<sub>2</sub>-agonist (LABA).** Medicines containing LABAs may increase the chance of asthma-related death. So, SYMBICORT should be used only if your health care professional decides another asthma-controller medicine alone does not control your asthma or you need two controller medicines.

While taking SYMBICORT, never use another medicine containing a LABA.

SYMBICORT won't replace rescue inhalers for sudden asthma symptoms. Do not use SYMBICORT more than twice a day.

If you are taking SYMBICORT, see your health care professional if your asthma does not improve or gets worse.

Some people may experience increased blood pressure, heart rate, or change in heart rhythm. Tell your doctor if you have a heart condition or high blood pressure. If you are switching to SYMBICORT from an oral corticosteroid, follow your doctor's instructions to avoid health risks when you stop using oral corticosteroids.

Avoid exposure to infections such as chicken pox or measles. Tell your health care professional immediately if you are exposed.

In clinical studies, common side effects included nose and throat irritation, headache, upper respiratory tract infection, sore throat, sinusitis, and stomach discomfort.

Please see Important Product Information on adjacent page and discuss with your doctor.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/medwatch](http://www.fda.gov/medwatch), or call 1-800-FDA-1088.

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# Briefing

THE WORLD □ VERBATIM □ HISTORY

□ POP CHART □ MILESTONES



## The Moment

2/28/09: Washington

SOONER OR LATER, MOST administrations make some version of the Sun King's mistake. "L'état, c'est moi," Louis XIV of France is said to have declared—"I am the state." To criticize becomes downright unpatriotic.

White House press secretary Robert Gibbs crept up to that line—even put his toe over—as he tried to capitalize on the anti Obama declarations of talk-show Leviathan Rush Limbaugh. In January and again at a recent gathering of

conservatives in Washington, Limbaugh pointedly voiced his hopes that Barack Obama's economic proposals will fail.

Limbaugh is hardly the only American with doubts. A poll by the *Wall Street Journal* and NBC News found that even in a country largely supportive of Obama, most voters remain skeptical of his stimulus plan. Nevertheless, Democrats scampered to make Limbaugh the official mouthpiece for the rest of the Republican Party. "Do they want to see the President's

economic agenda fail?" Gibbs asked reporters. Michael Steele, the new GOP chairman, rushed to say no. Limbaugh, Steele said, is "an entertainer" given to "incendiary" and "ugly" overstatements. Like party leaders before him, how-

### Democrats were too quick to call Rush's anti-Obama jabs an insult to America

ever, Steele soon apologized to the man who claims 20 million listeners.

Gibbs' Sun King moment came when he construed Limbaugh's opposition as "wishing and hoping for economic failure in this country"—not just

anti-Obama but anti-American. In a time of crisis, the line between President and nation can be thin. And Limbaugh's defense—"What is so strange about being honest?"—sat awkwardly alongside his apoplectic reaction to Democratic criticisms of George W. Bush.

But the words of Theodore Roosevelt, issued in the midst of a world war, may still be apt in our present troubles. "To announce that there must be no criticism of the President, or that we are to stand by the President, right or wrong, is not only unpatriotic and servile but is morally treasonable to the American public." Roosevelt said this, of course, when he was no longer President.

—BY DAVID VON DREHLE

# The World

10 ESSENTIAL STORIES



An Iranian security guard stands outside the country's nuclear power plant in Bushehr

## 1 | Iran

### Nuclear Negotiations

The Obama Administration is trying a new tack in its discussions with Tehran, calling on other nations to exert their influence to compel Iran to give up its suspected pursuit of nuclear weapons. In a letter to Russian President Dmitry Medvedev, Obama asked for Moscow's help in dealing with Tehran, although the White House denied offering to curtail U.S. plans for a missile-defense shield in Eastern Europe as a quid pro quo. The Administration has also asked Syria and China to pressure Iran, but the diplomatic focus remains on Russia, which is helping Iran complete its first nuclear reactor in the southern port city of Bushehr, scheduled to go on line this summer. Iran claims its nuclear program is solely for peaceful electricity generation.

## 2 | Phoenix

### U.S. Guns On Trial?

Jury selection began March 3 in the trial of George Iknadossian, an Arizona gun-shop owner accused of knowingly selling weapons to buyers working for Mexican drug cartels. Federal authorities estimate that nearly 9 out of every 10 guns recovered at Mexican crime scenes can be traced to U.S. gun shops. Iknadossian faces a sentence of up to 250 years if convicted. Last year alone, more than 6,000 people were killed in Mexican drug violence.



## 3 | New York City

### Still Too Big to Fail

Insurer AIG, reeling from the collapse of mortgage-backed securities it underwrote, received a fourth massive infusion of federal funds, bringing total taxpayer liability to \$180 billion. The same day, it posted a \$61.7 billion quarterly loss—the largest in U.S. corporate history.

Federal funds to AIG (in billions)

	\$85	\$38	\$27	\$30
Sept. 16, 2008				
A loan in exchange for giving the government a 79.9% stake in the company				
Oct. 8, 2008				
A second loan provided after AIG used 3% of the cash from the first loan in just two weeks				
Oct. 31–Nov. 10, 2008				
Additional infusions, bringing total to \$150 billion				
March 2, 2009				
Loan and purchase of company shares				

SEPT. 2008

MARCH 2009



Raúl Castro speaks on Jan. 1, the 50th anniversary of the Cuban revolution

## 4 | Havana

### Cuban Shuffle

In what analysts called the nation's biggest shake-up in decades, President Raúl Castro dismissed several top officials with ties to his ailing brother. The move, which some say indicates Castro is placing his imprimatur on the Cuban government, comes after his first year in office. Among those affected were Foreign Minister Felipe Pérez Roque and Vice President Carlos Lage, both of whom had been considered potential presidential candidates. Fidel Castro backed the moves, blasting some of his former cohort for being corrupted by "the honey of power."

## 5 | The Netherlands

### Sudan Leader Charged

The International Criminal Court issued an arrest warrant for Sudanese President Omar Hassan al-Bashir, accusing him of war crimes and crimes against humanity in Sudan's Darfur region, where about 300,000 people have been killed since 2003. The charges are the first for a sitting head of state since the court opened in 2002. While many hailed the milestone, others believe al-Bashir is unlikely to face justice.

Numbers:

1 IN 31

Proportion of U.S. adults in the corrections system, compared with 1 in 77 in 1982, according to a report by the Pew Center

92

Number of videotapes of terrorist suspects' interrogations that the CIA admitted it has destroyed



## 6 | Pakistan

**TERROR STRIKES A NATIONAL SPORT** In a daring, highly organized raid, a dozen gunmen attacked the visiting Sri Lankan cricket team in Lahore on March 3, firing assault rifles and rockets at the team's bus and police escort. Eight people were killed, including six police officers (one of whom is shown above), and six cricket players were injured. The attack, which recalled November's rampage in the Indian city of Mumbai, underscored continuing security problems in Pakistan and threw its status as co-host of the 2011 Cricket World Cup into doubt. Several suspects have been detained.

## 7 | Washington

### Endangered-Species Reversal

Blocking a change made during his predecessor's final days in office, President Obama called for a review of that Interior Department order, which wildlife experts say could weaken protections for endangered species. The rule had waived a requirement that federal agencies consult ecologists before approving building projects.

## 8 | Guinea-Bissau

### Assassination Tit for Tat



João Bernardo Vieira, the longtime President of this volatile West African nation, was assassinated by army troops on March 2 in apparent retaliation for the killing of a general hours before. The speaker of parliament, Raimundo Pereira, was sworn in as the state's interim President and is required to call elections within 60 days. Since winning independence from Portugal in 1974, Guinea-Bissau has been racked by poverty and upheaval, becoming in recent years a key transit point for cartels smuggling drugs from South America to Europe.

## 9 | Brussels

### Bailout Denied

The European Union dismissed a Hungarian-led request from nine hard-hit East European countries for a \$240 billion economic bailout, saying that blanket spending would be ill-advised owing to each nation's unique financial outlook. Hungarian Prime Minister Ferenc Gyurcsany insisted that without funds, a "new Iron Curtain" would divide Europe.

## 10 | Washington

### A Budget for Change

Spending plans in the \$3.6 trillion 2010 budget President Obama sent to Congress signal fundamental priority shifts in several key government departments. Some of the biggest new proposals:

**ENVIRONMENTAL PROTECTION AGENCY** \$10.5 billion, a 35% budget increase. Calls for the creation of a cap-and-trade system for greenhouse-gas emissions, funding for Great Lakes cleanup and investments in water-infrastructure projects.

**VETERANS AFFAIRS** \$55.9 billion, an 11% increase. Calls for increases in overall veterans' health-care spending, mental-health services and programs for homeless vets.

**HEALTH AND HUMAN SERVICES** \$76.8 billion in discretionary spending, plus \$630 billion (over 10 years) in a new reserve fund for health-care reform and expanded health-insurance coverage.

**HOUSING AND URBAN DEVELOPMENT** \$47.5 billion, an 18% increase. Calls for more funding for affordable-housing development, rental assistance and community-development block grants.

**EDUCATION** \$46.7 billion, a 1% increase. Calls for cuts in subsidies to banks that provide student loans and an increase in government Pell grants for college students.

**AGRICULTURE** \$26 billion, a 6% increase. Calls for cuts in subsidies to larger farms and increases in nutrition-program funding.

SOURCE: INDEPENDENT BUDGET OFFICE, BUDGET OF THE UNITED STATES FOR FISCAL YEAR 2010, OFFICE OF MANAGEMENT AND BUDGET

### (RECESSIVE) WATCH

More families are switching schools to save money on their children's tuition, according to a New York City-based firm that processes payments for nearly 2,000 private schools nationwide. Smart Tuition found that **by the middle of the current school year, 7% of students had transferred**—twice the number of students who left private schools in 2008.

# 46%

Percentage of U.S. households with children under 18—the lowest in a half-century

# 6 IN 10

Proportion of people worldwide who currently have cell-phone subscriptions, according to a U.N. report. Developing countries now account for nearly two-thirds of all mobile phones in use



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# Verbatim

'The government's compelling interests in wartime justify restrictions on the scope of individual liberty.'

**JOHN YOO.** Bush Administration Deputy Assistant Attorney General, in a secret 2001 memo recently made public that sought to defend greatly increased presidential powers

'We do not spare killers.'

**SHEIKH HASINA.** Prime Minister of Bangladesh, rescinding the amnesty she had offered to border guards who killed more than 73 officers during a two-day mutiny

'I think they were not to be found.'

**ROBERT BLEAKLEY.** Father of William Bleakley, after the Coast Guard ended a three day search for his son and two NFL players, Marquis Cooper and Corey Smith, whose boat capsized in the Gulf of Mexico

'It would be legitimizing a Zimbabwe-type arrangement.'

**ASHRAF GHANI AHMADZAI.** Presidential contender in Afghanistan, accusing President Hamid Karzai of trying to "wrong foot" his opponents by moving up the vote

'This tribunal does not have the right to try me.'

**RADOVAN KARADZIC.** former Bosnian Serb leader, refusing to enter a plea before a U.N. tribunal at the Hague for his alleged involvement in the massacre at Srebrenica

'This market will only stop falling when people run out of stock to sell.'

**DOREEN MOGAVERO.** president of New York City brokerage Mogavero Lee & Co., after the Dow fell to its lowest point in over a decade

'We're all about finding ways of raising discretionary revenue.'

**MICHAEL O'LEARY.** chief executive of the European budget airline Ryanair, on toying with the idea of charging passengers to use airplane restrooms



## Back & Forth:

### Art

'It's obviously blackmail, but I accept that.'

**PIERRE BERGE.** Yves Saint Laurent's partner,

on his offer to return two antique bronze statues, looted from China's Summer Palace in 1860, if Beijing grants Tibet its freedom

'I want to stress that I will not pay for this bid.'

**CAI MINGCHAO.** the winning bidder on the \$36 million statues and a member of China's Lost Cultural Relics Foundation, saying he sabotaged the auction out of a sense of patriotic duty



### Taxes

'U2 might publicly support development aid to Africa, but it is taking advantage of the same tax-avoidance schemes that multinational companies use to deprive developing countries of important revenue.'

**HANS ZOMER.** director of Dochas, an association of Irish development groups, blasting U2 for relocating assets overseas after Ireland ended a tax-free deal for artists

'Ireland will have to find other ways of being competitive.'

**BONO.** criticizing the law change and noting the group's actions were legal



### Iran

'We asked others, and they said, "There's no detention for that." So that's kind of an excuse.'

**REZA SABERI.** father of Iranian-American journalist Roxana Saberi, who was reportedly arrested in Tehran for buying a bottle of wine and was last heard from on Feb. 10

'She should not have illegally sought to gather information and news in Iran.'

Iranian Foreign Ministry spokesman **HASSAN GHASHGHAVI**, saying the former BBC reporter's press accreditation had been revoked since 2006



# A Brief History Of:

## Photographing Fallen Troops

THE SKIMMER



**T**HE ANNOUNCEMENT BY DEFENSE SECRETARY ROBERT GATES on Feb. 26 that the Pentagon would lift a ban on taking pictures of service members' coffins coming home—as long as their families consent to it—was the latest volley in a debate on photographs of war dead that dates back to the Civil War.

Long before television and the Internet, graphic battlefield photos by Mathew Brady's corps of war photographers made their way into homes through photo-album books. (In Timothy O'Sullivan's 1863 Gettysburg tableau *A Harvest of Death*, you can practically hear the flies buzz over the bloated corpses.) The U.S. censored photos during World War I, a policy that continued into World War II. But in 1943, President Roosevelt reversed the ban, believing Americans, unaware of the war's high cost, were becoming complacent. Vietnam, a generation later, was the media's war. Television broadcasts and searing photographs of the wounded and the dead helped turn public opinion against the conflict—of which George H.W. Bush was no doubt mindful. As President, he instituted the latest ban on coffin pictures in 1991, at the beginning of the first Gulf War (two years after TV networks juxtaposed images of him smiling and joking with reporters alongside footage of coffins coming back from the invasion of Panama). The Pentagon is now lifting that ban.

Concern for families' privacy aside, pictures of the sacrifices made for a justified war don't make people turn their back on it—just as prohibiting images of an ill-advised conflict cannot guarantee public support. When LIFE published one of the first photos of World War II casualties, its editors asked, "Why print this picture? Is it to hurt people? To be morbid?" Their conclusion: "The reason is that words are never enough." —BY RICHARD LACAYO

**2005** Marines drape a flag over 2nd Lieut. James Cathey's casket at the Reno, Nev., airport



**1943** F.D.R. ends ban: LIFE runs pic of dead GIs in New Guinea



**1965-75** Grim combat photos clarify Vietnam's high costs



### Out of Captivity

By Marc Gonsalves, Keith Stansell and Tom Howes, with Gary Brozek  
Morrow: 457 pages

IN FEBRUARY 2003, THREE American contractors crash-landed in the Colombian jungle and were captured by FARC, the country's long-lasting Marxist rebel group. For the next five years, the three were held hostage—many of their captors little more than brainwashed youths with guns—facing snakes, insects, disease and constant movement from one dank jungle camp to the next. But the character earning the most scorn in their lengthy account turns out to be a fellow captive. French-Colombian politician Ingrid Betancourt, whose rescue in the same mission that freed the authors made world headlines, comes off as a "frickin' princess" more interested in playing power games than in establishing solidarity with her fellow prisoners. Her emotional relationships with the many men surrounding her, the authors say, provoked jealousy so divisive that FARC minders often separated her from the others. Of course, until Betancourt tells her side, we have only the Americans' account to go by. As pure jungle-survival memoir, it hits all the expected notes. —BY GILBERT CRUZ

READ  
SKIM  
TOSS

# Pop Chart



**SNOOP DOGG** joins the Nation of Islam. **LINDSAY LOHAN** says she's converting to Judaism. Call it a draw



China bars **OASIS** tour, ruining Great Wall/ "Wonderwall" merch opportunities



Oklahoma makes **THE FLAMING LIPS'** "Do You Realize??" most depressing state song ever



**GISELE** and **TOM** marry in L.A., plan to breed superhumans



"Nice guy" single dad dumps fiancée in grand finale of **THE BACHELOR**



**THE SIMPSONS** to become longest-running prime-time series ever. Bart, 28, still lives with parents



Driving Miss Crazy: **MORGAN FREEMAN** sued by passenger over auto crash



**ROD BLAGOJEVICH** gets a book deal. Publishers mysteriously get a Senate seat

**SHOCKING**



**RIHANNA** and **CHRIS BROWN** back together



**JERRY SEINFELD** to produce NBC reality show. Whatever happened to going out on top?



**PRINCE** to sell albums through Target



**BILL GATES** forbids family to own Apple products



**RACHAEL RAY** defends saucy 2003 *FHM* photos. She's delish!



**JENNIFER ANISTON** wants to be an action star. Also hopes to win Oscar, adopt African child



**MICHAEL JACKSON**, **SPINAL TAP** plan summer concerts. Unfortunately, not together



**JIMMY FALLON'S** late-night debut meets low expectations

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# Milestones



## Paul Harvey

"GOOD MORNING, AMERICANS, this is Paul Harvey." That clarion Midwestern voice, heard in two daily 15-minute blocks for 58 years, was its own time machine; it carried listeners back to the golden age of radio. The opinions Harvey expressed were old-fashioned as well—politically and socially conservative, the musings of a grandpa who had seen it all. When Harvey died at 90 on

Feb. 28, he took the history of radio with him.

Born in Tulsa, Okla., in 1918, and on the air there at age 17, Paul Harvey Aurandt settled in Chicago after stints at several Mid-west stations, including one in St. Louis, Mo., where he found a lifelong partner, his wife Lynne. His show, *News and Comment*, began on ABC radio in 1951

and eventually had a weekly audience of 12 million. In 2000, ABC reupped Harvey with a 10-year, \$100 million contract.

A stern defender of the right, he backed Joe McCarthy's search for imaginary Communists and, a month before his death, was ripping at House Speaker Nancy Pelosi. But sometimes he just got fed up with policies he'd supported; Harvey famously reversed himself on Vietnam, telling Richard Nixon, "Mr. President, I love you, but you're wrong."

Right or wrong, Harvey was an artist of elocution, making music of news copy, building suspense with pauses Harold Pinter might envy. Though his voice wavered toward the end, he refused to quit. "Retiring," he said, "is just practicing up to be dead." He was still broadcasting the week before he died. Nobody, himself included, wanted Paul Harvey to stop talking. —BY RICHARD CORLISS



## Antoinette K-Doe

ALTHOUGH HER HUSBAND, rhythm-and-blues singer Ernie K-Doe, died eight years ago, he was still at his wife's New Orleans funeral after her death on Fat Tuesday at age 66. But this Ernie was a fully costumed mannequin seated in a mule-drawn carriage that followed her casket. As the

widow of the self-proclaimed "Emperor of the Universe"—whose 1961 hit song "Mother-in-Law" provided the name for the music lounge the couple would later establish as a New Orleans institution—Antoinette thought it her duty to keep Ernie's memory alive with the life-size likeness she kept at the estab-

lishment. The mannequin's hands were removable so that she could take them for periodic manicures, which Ernie often had while alive.

The couple's eccentricities abounded, and Antoinette never played them down. She had, after all, helped bring Ernie back from a life of alcoholism and penury following his initial success, resurrecting a man who lived to perform in the elaborate outfits that she often stitched together.

As Antoinette made her way through a town famous for celebrating its dead—in a glass-topped coffin and glass-walled hearse, no less—she displayed the unapologetic verve that she and Ernie were known for: they both wore head-to-toe white and jewelry befitting an emperor and his loyal empress. —BY FRANCES ROMERO

**DIED** A 22-year veteran of the British soap opera *EastEnders*, **Wendy Richard, 65**, endured years of tabloid gossip (sometimes fueled by her husbands). Despite alleged attempts by producers to write her character off the show, Richard, who received a cancer diagnosis in 1996, didn't leave until 2006, saying it was "time to move on."

■ He took his first puff at age 9 and later modeled in Winston cigarette ads. But after being diagnosed with lung cancer, **Alan Landers, 68**, devoted his life to educating others about the dangers of smoking.

■ The Chicago Bulls franchise wouldn't be what it is without its first coach, **Johnny (Red) Kerr, 76**, who over his long career also served as the team's business manager and as a radio and TV sportscaster.

■ "Writing is the thing that props me up," **Horton Foote, 92**, the playwright and screenwriter, once said. He was one of the oldest working writers in Hollywood and first gained renown for his Oscar-winning scripts for *To Kill a Mockingbird* (1962) and *Tender Mercies* (1983).

**WARRANT ISSUED** A suspect has been named seven years after the remains of 24-year-old U.S. government intern Chandra Levy were found. On March 2 a judge signed a warrant for the arrest of Salvadoran immigrant **Ingmar Guandique, 27**, who is already serving time for assault.

**ENDS?** Just two months shy of its 150th anniversary, the E.W. Scripps-owned *Rocky Mountain News*, Colorado's oldest newspaper, ceased publication on Feb. 27, becoming the latest victim of a troubled media market.



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**Joe  
Klein**

## The Scariest Places. Afghanistan and Pakistan are teetering on the brink. And Obama's margin for error is minuscule

ON THE FRIDAY AFTER HE WAS INAUGURATED, Barack Obama held a full-scale National Security Council meeting about the most serious foreign policy crisis he is facing—the deteriorating war in Afghanistan and Pakistan. “It was a pretty alarming meeting,” said one senior Administration official. “The President was extremely cool and in control,” said another participant. “But some people, especially political aides like Rahm Emanuel and David Axelrod who hadn’t been briefed on the situation, walked out of that meeting stunned.” The general feeling was expressed by one person who said at the very end, “Holy s—.”

**The situation in Afghanistan and Pakistan** has only gotten worse since then. Both countries are suddenly boggled by constitutional crises; both Presidents—Hamid Karzai and Asif Ali Zardari—lead governments teetering on the edge of chaos. And the war is going badly on both sides of the border. The Pakistani Taliban has taken over the Swat Valley, a mere 100 miles (160 km) from Islamabad, and has wreaked havoc with NATO supply lines into Afghanistan through the Khyber Pass; the Afghan Taliban staged a dramatic terrorist attack in downtown Kabul. In his first major decision as Commander in Chief, Obama promised an additional 17,000 troops for Afghanistan, but he still hasn’t fully defined the U.S. goal there, even though he repeatedly insisted during the campaign that this war—the war that began as an effort to find Osama bin Laden and dismantle al Qaeda—was in the national interest and had to be won.

A policy review is under way—a fourth policy review; Obama was

greeted by three when he took office, but none was entirely satisfactory. This was something of a surprise because one of the studies was conducted by General David Petraeus, whose counterinsurgency doctrine and strategic brilliance turned the tide in the Iraq war. In this case, Petraeus brought in hundreds of people from a range of government agencies and a raft of outside experts. “You had people from the Department of Agriculture weighing in,” one expert, a Petraeus admirer who participated in the study, told me. “There were too many cooks. The end result was lowest-common-denominator stuff. The usual Petraeus acuity wasn’t there.”

Indeed, several senior Obama Administration officials told me that the least heralded of the three studies—the one by General Douglas Lute, the Bush Administration’s “war czar”—was the most valuable. Lute, who is staying on in the Obama Administration, is known to be very skeptical about the Pakistani army’s willingness to fight the Taliban, and equally critical of the Karzai government in Afghanistan. But Lute was operating with the smallest staff, and didn’t provide much detail about what to do next.

Among other things, Petraeus’ review called for additional troops to be sent to Afghanistan, beyond the 17,000 Obama ordered. The Administration wasn’t ready to do that, at least not yet. And so, the fourth policy review was ordered up—this one conducted by Bruce Riedel, a scholar at the Brookings Institution. The Riedel review won’t be done until the end of March, but it has already achieved some clarity about U.S. goals and priorities: “Afghanistan pales in comparison to the problems in Pakistan,” said an official familiar with Riedel’s thinking. “Our primary goal has to be to shut down the al Qaeda and Taliban safe havens on the Pakistan side of the border. If that can be accomplished, then the insurgency in Afghanistan becomes manageable.”



That sounds reasonable enough, except that historically it has proved to be impossible. “People talk glibly of ‘the total disarmament of the frontier tribes’ as being the obvious policy,” wrote the young Winston Churchill, who gallivitated, a bit too gleefully, with a 19th century British expeditionary force through the areas where al Qaeda and the Taliban are now ensconced. “But to obtain it would be as painful and as tedious an undertaking as to extract the stings of a swarm of hornets, with naked fingers.”

Through sheer brutality, the British were able to manage the area—now called Pakistan’s North-West Frontier Province—but never quite subdue it. The chances of subduing it today are even more remote. “Obviously, we’re not going to invade Pakistan,” said a senior

**Obama’s most important decision will be made about Afghanistan. The question is simple: To escalate or not?**

**On the edge** Elders in the village of Marzak gather to negotiate with members of the U.S. military for the release of Afghans detained during a search operation



member of the Riedel review. "We have to convince the Pakistanis to do the job. But we haven't had much luck with that in the past." In fact, the Pakistani army and Inter-Services Intelligence agency have supported the Taliban as a counterforce against India's influence in Afghanistan, just as they supported jihadi groups like Lashkar-e-Taiba, which carried out the Mumbai massacre. "Our hope is that the Pakistani army is beginning to understand that the Taliban represent an existential threat to their country," said the Riedel team member. "Certainly, President Zardari understands that. The Taliban killed his wife, Benazir Bhutto, and he's now target No. 1. But does he have any influence over the army? And is the army really concerned about the threat? I'll believe it when I see it."

**What to do?** Actually, there's a consensus within the Obama Administration about how to approach the Pakistani part of the problem. The policy might be described as comprehensive diplomacy accompanied by lots of money. The diplomatic task is to nudge India and Pakistan, who nearly came to an agreement in their eternal Kashmir dispute in 2007, toward a lessening of tensions in the hope that the Pakistani army will turn to the struggle against al Qaeda and the Taliban.

The money would come in a massive economic-aid package, the Kerry-Lugar bill, which would send \$1.5 billion to Pakistan for each of the next five years—although how that aid would be distributed, a crucial question given Pakistan's rampant corruption, has yet to be determined. Military aid to Pakistan

will continue as well, but with more strings and supervision than during the Bush Administration. "We have to re-establish close personal relationships with the army," said a senior member of the National Security Council, who was involved in an intense series of meetings with the Pakistani military leadership during the first week of March. "We have to be sure they're on the same page as we are. Based on what I saw, they aren't yet."

And what about Afghanistan? It is, once again, a sideshow, given the focus on Pakistan—but it is also where Obama's most important decision will be made: To escalate or not? The military is in favor of an Afghan surge to protect the entire population in the provinces affected by the Taliban insurgency. That could mean another 15,000 troops, or more, on top of the 17,000 already sent. It might even succeed; the Afghan people are terrified by the Taliban, but they do want law and order—which the corrupt Karzai government has failed to provide and Petraeus-style counterinsurgency tactics emphasize. But why expend that sort of effort on a sideshow?

Obama's civilian advisers fear a quagmire. But they know that some middle ground, between a "Central Asian Valhalla," as Secretary of Defense Robert Gates put it, and the current slide into chaos, has to be found. "We have to stabilize the military situation," said an Obama aide. "Continue to build up the Afghan army, and help the government to become more effective." In other words, hope that the disintegration of Afghanistan can be prevented while waiting—and hoping—for the Pakistanis to take effective action against the al-Qaeda and Taliban safe havens.

Taken together, the emerging Pakistan and Afghanistan policies sound... impossible, but unavoidable. They will also be politically treacherous. Already, John McCain has made it clear that his position on Afghanistan will be the same as it was on Iraq—in favor of more troops. Obama could easily find himself in the same sort of hawk-vs.-dove debate that has boggled American Presidents from Vietnam to Iraq. Traditionally, Presidents favor more troops—and precipitously lose public support. In this case, Obama's margin for error is minuscule, given the enormity of the economic crisis. He simply can't get bogged down in Afghanistan. And he simply can't allow al-Qaeda and the Taliban free rein. And every option in between seems either a gamble or a fantasy.

# The Health Care Crisis Hits Home

When my brother got sick and his insurers refused to pay, he needed help. After a dizzying, infuriating trip through the system, here's how we found it

BY KAREN TUMULTY/SAN ANTONIO

**W**HEN YOU'VE BEEN STRONG and fit your whole life, it can be easy to discount your body's first whispers of sickness as merely the side effects of daily living. Looking back over the past three years, my older brother Patrick now understands the meaning of his increasingly frequent bouts of fatigue, his fluctuating appetite and the fact that his blood pressure had crept up to 150/90. But Pat had always put off going to the doctor until he had to. Having bought health insurance that carried a \$2,500 deductible, he knew he would have to pay for a checkup himself. That is no small consideration for someone who makes \$9 an hour, as my brother did in his job as an administrative assistant for a lighting firm in San Antonio. He also struggles with Asperger's syndrome, a disorder sometimes described as high-functioning autism. Pat can multiply three-digit numbers in his head with ease, but he has trouble accepting the unfamiliar and adjusting to the unforeseen.

The unforeseen was exactly what turned up when Pat went in for a physical on Nov. 30, 2007, his first in five years. The doctor found high levels of blood and protein in his urine, results that were confirmed in another round of tests in December. Soon after that, Pat discovered that his urine had turned brown and foamy. In the middle of all this, he was laid off from his job, and finding a new one while doing temp work was his most pressing concern. Finally, last July my brother's doctor insisted that he see a specialist, who quickly ordered a biopsy. That's when Pat, who is now 54, learned that his kidneys were failing.

The diagnosis was only the first shock. The second came a few weeks later, in an Aug. 5 letter from Pat's health-insurance



**The author and her brother**

*In a 1963 family photo, above, Karen and Patrick Tumulty are dressed for their First Communion. At right, Pat with his medication and his bills*

company. For six years—since losing the last job he had that provided medical coverage—Pat had been faithfully paying premiums to Assurant Health, buying a series of six-month medical policies, one after the other, always hoping he would soon find a job that would include health coverage. Until that happened, "unexpected illnesses and accidents happen every day, and the resulting medical bills can be disastrous," Assurant's website warned. "Safeguard your financial future with Short Term Medical temporary insurance. It provides the peace of mind and health care access you need at a price you can afford."

Kidney failure would seem to be one of those disastrous "unexpected illnesses" that Pat thought he was insuring himself against. But apparently he was wrong.

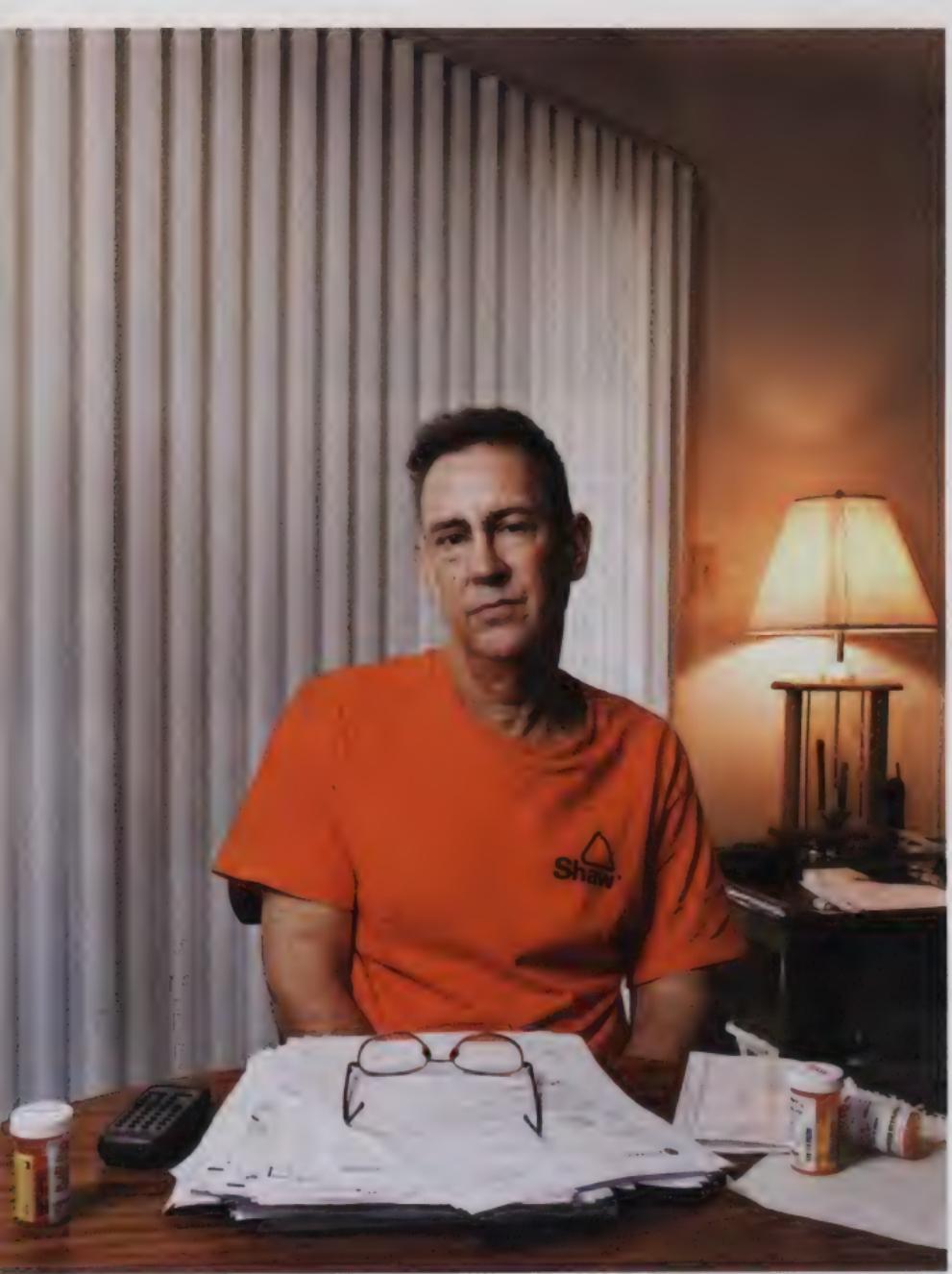
When my mother, panicked, called to tell me that the insurance company was refusing to pay Pat's claims, I told her not to worry; bureaucratic mix-up, I assumed. I said I'd take care of it, bringing to bear my 15 years of experience covering health policy, sitting through endless congressional hearings on the subject and even moderating a presidential candidates' forum on the issue.

Confident of my abilities to sort this out or at least find the right person to fix the problem, I made some calls to the company. I got nowhere. That's when I realized that the national crisis I'd written so much about had just hit home.

The previous four weeks had left my brother with more than \$14,000 in bills from hospitals, doctors and labs. And that was just to figure out what was wrong with him. Actually treating his disease was going to be unimaginably more expensive. Patrick needed help quickly, and we didn't have a clue where or how to start looking for it.

## The Underinsured

WHEN WE TALK ABOUT HEALTH-CARE reform, we usually start with the problem of the roughly 45 million (and rising) uninsured Americans who have no health coverage at all. But Pat represents the shadow problem facing an additional 25 million people who spend more than 10% of their income on out-of-pocket medical costs. They are the underinsured, who may be all the more vulnerable because, until a health catastrophe hits, they're often blind to the danger they're in. In a 2005 Harvard University study of more than 1,700 bankruptcies across the country, researchers found that medical problems were behind half of them—and three-quarters of those bankrupt people actually had health insur-



Photographs for TIME by Dan Winters

ance. As Elizabeth Warren, a Harvard Law professor who helped conduct the study, wrote in the *Washington Post*, "Nobody's safe... A comfortable middle-class lifestyle? Good education? Decent job? No safeguards there. Most of the medically bankrupt were middle-class homeowners who had been to college and had responsible jobs—until illness struck."

If there is a ground zero for both problems, it is Texas, where I grew up and where my parents and brothers still live. About 1 in 4 Texans is uninsured, the highest rate in the country. The vast majority of the uninsured—8 in 10—live in households in which someone works, typically for a small business. But only 37% of Texas companies with fewer than 50 employees offer medical coverage.

The state's Medicaid program is notoriously stingy. State law requires counties to provide care only to those deemed "indigent," defined as people who earn less than 21% of the federal poverty line, or \$2,274 a year for a single adult and \$4,630 for a family of four. Many counties, particularly rural ones, do no more than that minimum. So Texas—a state with relatively little regulation of the health-insurance industry—is fertile territory for insurance companies selling bare-bones coverage at low prices.

But falling ill without adequate insurance leaves you at risk no matter where you live. Since 2005, the American Cancer Society (ACS) has maintained a national call center for cancer patients struggling with their bills. In that time, more than 21,000 people have called in asking for help. Every story is different, but the contours of the problem tend to be depressingly similar: the 10-year-old leukemia patient in Ohio who, after three rounds of chemotherapy and a bone-marrow transplant, had almost exhausted the maximum \$1.5 million lifetime benefit allowed under her father's employer provided plan; the Connecticut grocery-store worker who put off the radiation treatments for her Stage 2 breast cancer because she had used up her company plan's \$20,000 annual maximum and was \$18,000 in debt; the New Hampshire accountant who, unable to work during his treatment



for Stage 3B stomach cancer, had to stop paying his mortgage to afford a \$1,120 monthly premium for coverage with the state's high-risk insurance pool.

What makes these cases terrifying, in addition to heartbreaking, is that they reveal the hard truth about this country's health-care system: just about anyone could be one bad diagnosis away from financial ruin. Most people get their coverage where they work. But Anna McCourt, a supervisor at the ACS call center, says employees often have difficulty understanding the jargon in insurance policies. Even human-resources personnel may not fully understand all the intricacies of a policy when briefing a new employee. Coverage that seems generous when you are healthy—eight annual doctor visits or three radiation courses—quickly proves insufficient if you find yourself really sick.

### Between Coverage and Safety Net

PAT'S DECISION TO SAVE SOME MONEY BY buying short-term insurance was a big mistake, says Karen Pollitz, project director of Georgetown University's Health Policy Institute and a leading expert on the individual-insurance market. "These short-term policies are a joke," she says. "Nobody should ever buy them. It is false security that is being sold. It's junk."

### Patrick's support network

Sister Karen, above, moderating a forum in 2007; payment coordinator Deborah Haile, right, who confronted his insurer; social worker B.J. Smith, below, who guided him to CareLink



That's because diagnosing and treating an illness may not fall neatly into six-month increments. While Pat had been continuously covered since 2002 by the same company, Assurant Health, each successive policy treated him as a brand-new customer. In looking back over Pat's medical records, the company noticed test results from December, eight months earlier. Though Pat's doctors didn't determine the precise cause of the problem until the following July, his kidney disease was nonetheless judged a "pre-existing condition"—meaning his insurance wouldn't cover it, since he was now under a differ-

### HEALTH-CARE CHECKUP

## 5 Priorities for Health-Care Reform

### ① Cover Everyone: It's Cheaper

When the uninsured seek care, they typically arrive sicker and require far more resources than the insured. So the U.S. spends more per capita than other nations—with less impressive results.

### ② Prevention Beats Intervention

From prenatal to geriatric care, prevention pays. One easy example: widely available free screening for colon and breast cancer alone could save thousands of lives and billions of dollars annually.



ent six-month policy from the one he had when he got those first tests.

After 33 years of wrestling with insurance companies, Deborah Haile, payment coordinator at the San Antonio Kidney Disease Center, where Pat went for treatment, has pretty much figured out the system. So when I put in my first desperate call to her, on Aug. 20, 2008, she offered to make another run at Assurant. Within an hour, Haile called back, her voice bristling with anger. "Cancel that policy," she advised me. "Your brother is wasting his money on premiums, and he's going to need it."

There was at least one thing we didn't

have to worry about, Haile assured me. Pat's kidney doctor, Peter Smolens, would keep treating him even if he couldn't pay. Smolens, a thin, soft-spoken man, later told me that about 10% of his patients have inadequate insurance or none at all. He has agonized with some as they struggled with hard choices, like whether to have a hospital biopsy or pay their mortgage. As a physician, he said, "you just see them. You know you're not going to get paid."

As grateful as we were for Smolens' forbearance, that still left us with the question of how to keep up with the rapidly mounting bills for drugs and lab work. Haile put us in touch with B.J. Smith, a social worker at the center. Patient and reassuring, Smith turned out to be the angel we needed. She had only recently returned to work after taking off seven years to stay home with her two children. The first thing she advised Pat was to start paying his bills, all of them, even if it meant putting down only a few dollars a month on each one. Otherwise, everything he had—his one-bedroom condominium, 2003 Saturn Ion and \$36,000 in savings—would be put at risk, as the letters from collection agencies had begun to arrive. Smith called Pat's medical creditors one by one and set up the arrangements: \$51.89 a month to one hospital, \$76 to another, installments of \$4.78 a month to \$111.89 a month on six different sets of LabCorp bills. Then there was the \$626 he owed two radiologists. One agreed to knock off \$22 as a hardship discount, writing Pat, "We are happy that we could be of assistance to you and your family in this time of need."

A paradox of medical costs is that people who can least afford them—the uninsured—end up being charged the most. Insurance companies, with large numbers of customers, have the financial muscle to negotiate low rates from health-care providers; individuals do not. Whereas insured patients would have been charged about \$900 by the hospital that performed Pat's biopsy (and pay only a small fraction of that out of their own pocket), Pat's bill was \$7,756. For lab work—and there was a lot of it—he was being charged as much as

six times the price an insurance company would pay. One pathology lab's bill alone was \$3,290.

Over time, with Smith's guidance, Pat learned to trim his bills here and there. Instead of refilling small prescriptions, for instance, he could buy some drugs more cheaply in bulk. (A hundred pills of one blood-pressure medication was less than \$16 at Costco, compared with \$200 at the pharmacy.) But that didn't address the cost of his care going forward. Pat's kidney function, which was 48% when Smolens first saw him last summer, has fallen to between 35% and 40%. And there are now outward, obvious signs of Pat's illness: he is lethargic, his eyes are puffy, and his lower legs and ankles are swollen to twice their normal size.

The disease—whose cause Pat's doctors doubt they will ever know—is winning. Now Smolens is trying to figure out whether Pat, whose Asperger's gives him a low tolerance for the demands of a complicated medical regimen, should move from his current medications to a more aggressive approach that includes immunosuppressing chemotherapy drugs. The newer drugs can cost \$10,000 a treatment; even the old ones can easily run \$500 a month. "It's almost like a black hole in terms of the potential costs," Smolens told me. "But when you look at the alternative—progressive kidney failure—then you're talking about having to receive dialysis, and the average cost of dialysis treatments in this country is \$60,000 per year plus."

There's another paradox: if Pat gets sick enough to need dialysis, as he well may, the Federal Government will pick up those staggering costs under the Medicare program for end-stage renal disease. But until that point is reached—and the goal is to keep him from getting there—his options are limited. Now that he is sick, it would be nearly impossible for him to purchase another insurance policy on the individual market. Since he lives independently and holds a job, it would be difficult for him to qualify for Social Security disability benefits. While Texas, like 34 other states, has a high-risk pool for those who

### ③ Realign Doctors' Incentives

Our system pays doctors to diagnose, test and treat—not necessarily keep people healthy. It's why chronic diseases like diabetes absorb 80% of our health-care dollars. Pay for holistic success.

### ④ Reinvent the Hospitals

There are too many medical "cafeterias," which fragments value and hurts quality, says Harvard's Michael Porter. Some hospitals should exit the transplant field, for instance, so the better ones thrive.

### ⑤ Go Paperless

Like George W. Bush, Barack Obama is trying to make electronic health-care records the industry standard. Benefits: fewer prescription errors, risky drug interactions and duplicate tests; huge savings.

are hard to insure, the program is twice as expensive as an average individual health-insurance policy. And my brother would have to wait 12 months to join with a pre-existing condition, under the state's "adverse selection" regulations that seek to prevent uninsured people from joining the pool only after they get sick.

As we were running out of options, Smith told us there was one more avenue to try. Bexar County—where San Antonio is located and an estimated 30% of people under 65 do not have health coverage—has a health-care program for the uninsured that is far more generous than most in Texas and practically unique in the country. Rather than continuing to wait for the uninsured to show up in its emergency rooms, in 1997 the Bexar County hospital district established a system called CareLink for those who make 200% of the poverty line or less. (In his current job, answering queries that come in to a text-message information service, Pat earns \$1,257 a month, which means he qualifies.)

CareLink operates much like a health-maintenance organization for its 55,000 clients, negotiating prices with health-care providers and then billing clients on a sliding scale according to their income. (Pat's CareLink bills run around \$40 a month.) And it puts a heavy emphasis on preventive care; on Pat's first examination at an austere CareLink clinic in northwestern San Antonio, he got tetanus and flu shots as part of the deal. Another stroke of good fortune: Pat's kidney doctor, Smolens, is a participating specialist with CareLink.

For primary care, CareLink assigned Pat to Dr. Carolyn Eaton, an engaging woman who has been working with the system for about a year. What alarms her most about the new patients she has seen lately, Eaton says, is how long people wait—diabetics whose feet are numb, cancer patients already in the advanced stages of the disease—before they seek treatment. "When people fall on hard times, they're kind of embarrassed," Eaton says. "Their health care ends up becoming much more expensive."

It's not a seamless system. Pat gets confused navigating between Smolens, who prescribes tests and medications, and CareLink, which must approve them. "The fact is, for guys like Pat, it requires a lot more work to do the same sorts of things" that would be a snap if he had insurance, says Smolens, sighing.

### The Limits of Personal Choice

AS THIS COUNTRY PREPARES TO ENGAGE in its first serious debate over comprehensive health-care reform in 15 years, there are two leading approaches to covering the 45 million uninsured and reining in

costs. One, which President Barack Obama is putting forward, would force more employers to offer coverage to their workers, with subsidies and other incentives to make it more affordable. The other, advocated by Republicans (including Senator John McCain in the recent presidential campaign), would take away some of the tax advantages that come with getting coverage at work and thereby put many Americans who are now covered by their employers into the marketplace on their own. The idea is that they would be the ones best equipped to decide which plan suits their individual needs.

Pat's experience suggests it is difficult for an individual to make such judgments. And the existing market for these kinds of policies leaves a lot to be desired. A 2006 Commonwealth Fund study found that only 1 in 10 people who shopped for insurance in the individual market ended up buying a policy. Most of the others couldn't find the coverage they needed at a price they could afford.

The individual health-care consumer has very little power or information. Still, it turns out that there are ways to fight

**The waiting room** After his insurance company refused to cover his kidney disease, Patrick Tumulty found care he could afford through a program run by the county hospital system

back. As I was reporting my brother's story, I discovered something about Pat's former insurance company: last May, insurance regulators in Connecticut imposed a record \$2.1 million in penalties on two Assurant subsidiaries for allegedly engaging unfairly in a practice called post-claims underwriting—combing through short-term policyholders' medical records to find pretenses to deny their claims or rescind their policies. In one case, a woman whose non-Hodgkin's lymphoma was diagnosed in 2005 was denied coverage because she had told her doctor on a previous visit that she was feeling tired. Assurant agreed to pay the fine but admitted no wrongdoing.

So I contacted the Texas Department of Insurance, identifying myself as both the sister of an aggrieved policyholder and a journalist. Officials there suggested that Pat file a complaint against the company. Each year the department receives as many as 11,000 complaints and manages to get \$12 million to \$13 million back for consumers, Audrey Selden, the department's consumer-protection chief, told me. "It is important to complain."

And it's easy too. It took Pat and me less than 10 minutes to fill out the complaint form over the Internet. That was Jan. 14, 2009. On Feb. 9, we had an answer: Assurant maintained that it had done nothing wrong and that Pat should never have relied on short-term coverage over a long period. But given "the extraordinary circumstances involved," the company agreed to pay his claims from last year, when the policy was still in force. (Pat canceled it on Aug. 22, 2008.) Those extraordinary circumstances, I assume, included the fact that the state insurance department was sniffing around.

After we received the insurance company's decision, I tried to talk to Assurant for this story. Its only response was a written statement from Scott Krieneck, senior vice president for product lines: "Due to privacy regulations, we cannot discuss the specifics of any of our customers' coverage." But he also noted that "Assurant Health's Short Term Medical product is designed for people experiencing a break in the continuity of their permanent medical coverage. Our Individual Medical plans are more appropriate for those who have an ongoing need for medical coverage."

I wish the company had told my brother that when it sold him the policy in the first place. ■

### INSURANCE CHECKUP

## Are You Underinsured?

Twenty-five million Americans pay for health insurance but have inadequate coverage. There's no magic formula for figuring out how much coverage is enough, but here are a few pitfalls to avoid:

- High deductibles.** A 2007 Commonwealth Fund report found that 25% of the uninsured pay annual deductibles of \$1,000 or more, a red flag for scant coverage.
- Caps or omission of services.** Read your plan to check for limits on drug coverage or per-day hospital fees, which may leave you with bulging health-care bills.

- Temporary or short-term policies.** Buying into these plans may disqualify you from comprehensive long-term coverage later, especially if you have a pre-existing condition.

- Serial short-term policies.** Each successive policy you purchase treats you as a new beneficiary, so changes in your health may later be considered a pre-existing condition.

—BY ALICE PARK



# Queen of the Crisis

Suze Orman has become the most trusted voice for millions of Americans suffering financial pain. But is her advice right for the times?

BY SHEELAH KOLHATKAR

"I'M VERY, VERY SORRY TO SAY THAT MY business is skyrocketing," the personal-finance guru Suze Orman said one late January afternoon. The Dow was down almost 200 points, and Orman was lounging on the terrace of her San Francisco town house, wearing a leopard-print tunic and cowboy boots. She looked up and popped a grape into her mouth. "This is happening because of the lies and deceit and greed of Wall Street, the mortgage companies, the SEC, the Administration," she said, growing agitated. Her outlook on the economy is practically apocalyptic: Millions more jobs will be lost, the stock market will probably continue to drop, and things won't start to

crisis called *Suze Orman's 2009 Action Plan*, which is on the *New York Times* best-seller list, and the ratings for her TV show are among the highest at CNBC. She promotes savings accounts for TD Ameritrade and hawks identity-theft kits on her website. Requests for her to speak, at \$80,000 a pop, are flowing in from all over the world. It's a sign of just how bad things are that watching her is so compelling—in a rubbernecking sort of way—because people have done suchreckless things with their money.

When Orman talks about the government officials responsible for fixing the crisis, her voice often drips with contempt. During a recent appearance on MSNBC's *Morning Joe*, she asked Alabama Republican Senator Richard Shelby why Americans should trust members of Congress who can't manage their own personal finances. And the suggestion by Larry Summers, President Barack Obama's economic adviser, that Americans should start buying cars again to help jolt the economy was "the most irresponsible thing anybody could say," said Orman. "Mr. Summers, I am so sorry. I understand we have to spur the economy of the U.S., but don't do it off the people who don't have jobs, who don't have a pot to pee in." She went on: "Sir, there are tent cities. Go and look at who is standing in line to get soup. There are white collar workers in those lines now."

Over the top as she is, Orman's ubiquitous presence has become a sort of unofficial economic barometer: the worse things get, the harder she is to avoid. Her style seems almost intentionally annoying: she screams on camera, her blue eyes practically bugging out of her head. But she has long been saying what America needs to hear, crusading against credit-card debt and urging people to save money and pay down their mortgages. Since the onset of the recession, she has made some subtle adjustments to her image, positioning herself more as a populist

crisis manager than as a promoter of the American Dream. That hasn't shielded her from criticism for not foreseeing the deepest financial meltdown since the Great Depression, or at least for not making it the core of her message. But if some analysts question the soundness of Orman's advice, especially given today's extreme financial conditions, few of her fans do, in part because she sounds so convincing when she says she's on their side. When asked whether she could have done more to warn people about the real estate, stock market and credit bubbles of the past few years, Orman said, "I did everything I could."

## A Woman's Work

BETWEEN TAPING EPISODES OF HER TV show at CNBC studios in Englewood Cliffs, N.J., Orman reclined on the couch in the green room, her teeth glowing white. Her sunglasses were slipping down her nose, and she was made up with a powdery orange tan and zipped tight into a butterscotch leather motorcycle jacket. "A woman's nature is to nurture. A woman gives birth," Orman said. "Men have it right when it comes to earning money and asking for a raise," she continued. "But how many women do you see at the track?"

After you watch a few episodes of her program, it becomes clear why Orman believes that men are responsible for most of the economic carnage rippling across the globe. One of the viewers who called in—Nancy from Sacramento—had just related a sad tale: she and her husband had taken out a \$100,000 equity line of credit on their house and invested all of it in shares of one company. It was now worth \$700.

"So who was more gung ho, you or your husband?" Orman asked knowingly. "You had a bottle of wine and got tipsy? Did you go to bed that night and have fun?" Her producers groaned in the control booth.

**Her style seems almost intentionally annoying: she screams, her blue eyes bugging out of her head. But she has long been saying what America needs to hear**

get better until 2015. "Shysters! They're all shysters!" she said. "I have said it over and over and over again."

The mortgage crisis, the deficit, the mass layoffs and the home foreclosures sweeping the country are all signs that the economy is a wreck, but for Orman, 57, things could hardly be better.

Like a medic tending injured soldiers on a battlefield, she spends her days fielding calls from people who are in financial peril—drowning in credit-card debt or facing adjustable-rate mortgages that threaten to bury them alive. Each week they phone in to Orman's CNBC show for advice or buy one of her nine books, which offer the hope that they might save themselves from the financial hell they've created. Orman rushed out a paperback response to the economic



"Suze, I'm in dire straits..." began another call, from Shirley in New Jersey. Others followed from people trying to renegotiate their mortgages or struggling to take care of aging parents. Eventually, Orman started getting antsy. "We should call this show *Get Aggravated with Suze Orman*," she said after a rant about the mortgage companies. "Can you hear my tummy growling? I'm sitting here fantasizing about a McDouble cheeseburger with onions!"

Considering the human suffering around her, Orman's demeanor remains perky and optimistic. She believes that people can sense that she wants what's in their best interests. As she waited to be called to the CNBC set, a woman in a uniform rolled a cart of food into the green room. "Hi, Suze," the woman said, bursting into a huge smile. She carefully laid out bowls of yogurt and muesli, and vegetables with dip. When the woman started arranging cans of soda on the table, Orman shooed her back. "Take that away," Orman said. "People don't need that crap. If it's there, people will eat that crap. Yuck." The woman replaced the cans with bottles of water.

"I think people can feel my passion, that I want to help them," Orman said a few minutes later. "When the woman who serves food lights up when she sees me—ask her if she lights up when she sees the other talent."

### The Limits of Prudence

ORMAN'S PERSONAL STORY IS AN IMPORTANT part of the product she's selling. She grew up in a modest household on the South Side of Chicago, where her father ran a deli. She dropped out of the University of Illinois (she later finished her degree) and spent six years waitressing in Berkeley, Calif. After losing \$50,000 she had been lent to a stockbroker at Merrill Lynch, she became a Merrill broker herself. She launched her own financial-planning company in 1987 and then wrote her first book, *You've Earned It, Don't Lose It*, which became a best seller. She has made her mark offering commonsense advice tailored to people, especially women, who aren't financially sophisticated.

Many years later, Orman is the most recognizable personal-finance expert in the world, but she didn't get there on her own. The individual she refers to as "my K.T." a.k.a. Kathy Travis, a 56-year-old former advertising executive and Orman's life partner, was key to her transformation into a financial self-help juggernaut. The two met when Travis moved to California after working for Ogilvy & Mather in Hong Kong. When they were intro-



duced at a dinner party eight years ago, Travis explained that her expertise was in building brands, and Orman asked, "What can you do for mine?"

"I didn't know who she was, and I said, 'Well, how old are you?'" Travis recalled. Orman was 49 at the time, and Travis told her she had only five years left before she'd be too old to do much of anything, especially on television. "She got so taken aback that I think that is what intrigued Suze about me," Travis said. "That's kind of how it all started."

Travis is as responsible as anyone for the power of the Orman brand. In addition to introducing Orman to opera, ballet, foreign travel and fine dining—Orman's favorite meal is crispy Taco Bell tacos—Travis manages Orman's speaking engagements and media appearances. Travis was instrumental in expanding Orman's recognition outside the U.S. and launching her lucrative nonbook products, such as her identity-theft and FICO kits and her contracts with TD Ameritrade and Avon.

"I worked for the best clients in the world. Now I have Suze Orman, who's like my dream come true," said Travis, who is petite, with spiky white hair and twinkly brown eyes. She gazed at Orman across the terrace of their San Francisco home. "All my life, I wanted to have the power of the spotlight. Now I've found my perfect talent."

But for all her success, Orman is no less fallible than some of the economic wizards she criticizes. Her philosophy can be described as prudence and moderation—live within your means is her mantra—but there are elements of her road map that could have put you on the path to serious problems if you had followed them at the wrong time. She has long been fixated on the FICO score, a number that reflects a person's creditworthiness, as the key to improving one's financial situation. The score determines the interest rate people are charged on credit cards, auto loans and mortgages, as well as how much money they can borrow. Almost all of Orman's books include a discussion of how to improve FICO scores to get cheaper credit. Orman now has a business relationship with the Fair Isaac Corp., the company that calculates and sells FICO scores; she plugs the company in her books, while Fair Isaac sells her FICO Kit Platinum on its website for \$49.95.

Home ownership is a cornerstone of Ormanworld, and a good FICO score makes it easier. "A home is flat-out the best big-ticket purchase you will ever make," she wrote in *The Money Book for the Young, Fabulous and Broke*, which came out in hardcover in 2005 and paperback in 2007. "Just like your student loans, mortgage debt is truly good debt." The

## Suze Says

### On investing in the stock market

"If you're in cash currently, stay in cash a little while longer. If you're in the market, you've got to continue to buy by dollar cost averaging," or investing a fixed amount on a regular schedule

### On investing in real estate

"I really thought that real estate was one of the best investments you could make over time."

### On the financial meltdown

"I think the economy will finally turn around in 2015."

10 years. (Although this isn't a sure thing either, since the past 10-year period in the stock market has been one of the worst-performing in history.) Orman also broadcast later shows on which she said people should be careful with adjustable-rate and interest-only loans and expressed concern about the housing mania.

"The theme has been for a long time, Get out of credit-card debt, know your FICO score, pay our homes off, don't use anything other than a fixed-rate mortgage, real estate has hit its top." She paused and thought for a moment. "Although... I really thought a real estate investment was the best investment you could make over time," she said, the closest she comes to acknowledging a mistake. Orman owns five homes, although she's not sure she'll make a profit on the last one she bought—a luxury apartment in New York City's Plaza Hotel, which she purchased for \$3.6 million in December 2007, at the peak of the market. (At least she paid for it in cash.)

An online diatribe by James Scurlock that recently appeared on the website the Big Money accused Orman of giving bad advice. The piece generated a flurry of attention, mostly among Orman defenders, who accused the author of twisting the facts. Orman said she was unperturbed. "When somebody is that off base and obviously so self-serving, I don't even let it bother me, because any intelligent person who reads it knows that he is doing it for the sensation of doing it," she said.

That wasn't the first time a reporter has taken shots at her, but she has her way of dealing with it when it happens. "Obviously, when I want to, I do investigations into the people to find out, What does their economic situation look like?" she said. "One person who did this in the past—he has such severe debt, owns a home that was, like, \$100,000, fights with his wife all the time, drives a junker of a car, doesn't have a pot to pee in. It just validated the fact that when people are so vindictive and they're really trying to slam you, it's because they're so desperate—they're trying to do anything to get noticed. I just feel sorry for them," she said. "I'm proud that I make money, that I work hard, that I've created what I've created. But I can tell you this: I haven't hurt one person getting here."

After her CNBC taping finished, Orman swept across the parking lot toward a waiting Town Car. Her longtime driver, Jean Germain, a strapping gentleman from Haiti, came rushing over to take a garment bag from her hands. In lieu of a bonus, last year Orman opened a retirement account for him and made the maximum contri-

bution of \$5,000. The cash is sitting in a money-market fund until she decides that the market has bottomed out. She plans to dollar-cost-average into exchange-traded funds and a few individual stocks, as she suggests doing in her books.

As for her own money, she said she has about \$25 million, almost all of which is invested in municipal bonds; she has \$885,000 in the stock market (it was closer to \$1.3 million before the recent plunge). She's been criticized for not having more in stocks given that that's where she tells others to put their long-term cash, but she said her focus was on security for herself in case her business suddenly dried up and she had to retire.

### 'If someone had no understanding of the financial crisis ... why should you listen to what they say now?'

—BILL FLECKENSTEIN, FINANCIAL COLUMNIST CRITICAL OF CNBC

If the market keeps dropping, which she expects, she plans to invest more: "It wouldn't surprise me if in the next year or two, I have close to \$2 or \$3 million in the market," she said. She values her five homes at \$15 million: the San Francisco town house; a two-bedroom beach condo near Fort Lauderdale, Fla.; a house in South Africa; and two apartments in Manhattan. Orman believes that people who don't have money shouldn't buy things—they should fund their IRAs instead—while those who have a lot of it should spread it around. Her biggest indulgence is the \$300,000 to \$500,000 she spends each year flying on private planes. She's also eaten out every night since November to support the restaurant industry.

As her car inched across the Hudson River, Orman explained how much she admires President Obama. She likes the \$787 billion stimulus package, although the size of the debt the government is taking on "scares me to death." When asked whether people suggest that she run for President someday, Orman said, "All the time." In fact, just a few months ago, former Treasury Secretary Robert Rubin invited her to lunch.

"I said, 'Sir, I really don't have time. I'm sorry,'" Orman recounted. She sounded a little wistful. "I was telling somebody that, and they said, 'Suze, you don't say no to lunch with Robert Rubin!'" she continued. "I said, 'I'm sorry, but I don't have time. That isn't the direction I'm going.'"

book, which is geared toward people in their 20s, suggests that a 3% down payment on a home is acceptable in some circumstances and recommends a hybrid mortgage, which involves a fixed-rate loan that converts to an adjustable-rate one at some future date ("the Goldilocks option"). Under normal circumstances, this might work out fine, but if you had followed that strategy when the book came out, you might have been ruined when the housing market fell apart.

Bill Fleckenstein, a personal-finance columnist and the author of *Greenspan's Bubbles*, criticizes Orman and others like her for suggesting that "automatic pilot" investing will lead to riches and for not seeing the risks of the stock market and real estate bubbles. "'No one knew'—that happens to be a lot of b.s. Lots of people knew. It was obvious," Fleckenstein said. "If someone had no understanding of the financial crisis and they completely missed it, then why should you listen to what they say now?"

Orman says she did everything she could have done to help her followers avoid financial calamity. She points to a 2004 CNBC show she did in which she predicted that the stock market would climb for a few years before dropping to 2002 levels. She says her emphasis has always been only on having money in the market that won't be touched for at least

# The Making of a Terrorist. How the lone surviving gunman of the Mumbai massacre made the long journey from a Pakistani village to a bloodstained railroad station

BY ARYN BAKER/RAWALPINDI AND JYOTI THOTTAM/MUMBAI

**R**AWALPINDI IS NOT A CITY where fortunes are made. It is a refuge for those seeking relief from the backbreaking labors of rural life and a home for those fleeing the violence on Pakistan's troubled frontier with Afghanistan. Pindi, as it is known, may be a stifling metropolis where crime goes unpunished and hard work unrewarded, but it also offers a chance at the first rung of a very long ladder toward financial stability. Yet that ladder goes only so high. The greensward of the Rawalpindi Golf Club teases the poor with dreams of the good life, but its gates are firmly closed. In Rawalpindi, there are no holes in the fence that divides the classes.

That doesn't stop people from trying to slip through. It was in Rawalpindi that Mohammad Amir Ajmal Qasab, the sur-

viving gunman from the terrorist massacre that claimed 165 lives in Mumbai last November, took his first step toward infamy. In 2007 he visited a market stall run by Lashkar-e-Taiba (LeT), an Islamist extremist group that has been blamed for the Mumbai attacks, among others. Qasab, at the time, was neither particularly religious nor particularly violent—just one of millions of poor young men in South Asia trying to cross the fence to a better life, existing in a shadow land between aspiration and extremism.

What makes Qasab unusual is not that his story is rare but that we know its outlines. After he and Ismail Khan, the leader of the attack, shot up the Victoria Terminus railway station in Mumbai, they were stopped by police at a roadblock. Khan was killed, but Qasab was taken into cus-

tody, and he dictated a long confession to Mumbai police. TIME has obtained a copy. As a legal document, it is of questionable value; it was almost certainly obtained under duress and has been widely circulated. But as a narrative of the transformation of a country boy into a jihadist, it is believable and—more than that—important. Understand Qasab's story and you begin to understand why young men throw in their lot with Islamic extremists, why Pakistan may be the most dangerous country in the world, why the half-century-long dispute between India and Pakistan over Kashmir is not just a local problem, why education reform in the poor world is an issue of national security in the rich one—and why draining the swamps in which terrorism is spawned has been so difficult.





#### MUMBAI'S FOCAL POINT

*Chhatrapati Shivaji Terminus was the scene of carnage last November after Mohammad Amir Ajmal Qasab 11, with his partner Ismail Khan, opened fire on commuters. Today it's back to normal for the 3.5 million people who pass through the station every day*

#### Going Underground

IN THE EARLY 1990S, PAKISTAN WAS IN A state of euphoria. Islamic holy warriors, many from cities like Rawalpindi, had defeated the Soviet army in Afghanistan, and jihad was on everyone's lips. In 1990, Muslims in Kashmir—the Himalayan territory that India and Pakistan have been arguing and fighting over since 1948—rose up against Indian rule, and the mujahedin soon found a new cause. The Pakistani military used the jihadi movement, hoping that guerrilla warfare would destabilize its enemy India where conventional warfare failed. Jihadi groups in Pakistan collected donations for Kashmir. Young men signed up for training camps, where they concentrated on physical fitness and learned how to use weapons. Jihad wasn't just a

diversion from ordinary life; it was a rite of passage.

But after Sept. 11, 2001, everything changed. Pakistan, given no choice by the U.S., stopped supporting the Taliban regime in Afghanistan, which had allowed jihadi training camps to flourish on its soil. On Dec. 13, 2001, a band of Pakistan-based fighters attacked the Indian Parliament. Two weeks later, the U.S. government placed LeT, one of the jihadi groups thought to be behind the attack, on its list of proscribed organizations. The next month, Pakistan's then President, General Pervez Musharraf, bowed to international pressure and declared that no Pakistan-based group would be allowed to commit terrorism in the name of religion. Musharraf banned five jihadi groups that his army had long nurtured.

To Musharraf's interlocutors in Washington, this must have sounded like progress. But his decision just shunted the jihadist mentality underground. With a nod and a wink, organizations like LeT re-emerged under new names. The camps were officially closed, but training shifted to hideaways deep in the mountains, where government officials could ignore them. Recruitment continued, strengthened by the perception of unjust—and U.S.-driven—persecution of Muslims.

It was in this climate of official duplicity that Qasab arrived in Rawalpindi. He was not seeking his shortcut to heaven. Rather, he says in his confession, he followed a friend in search of riches. "As we were not getting enough money, we decided to carry out robbery," he says, and they scoped out a house.

That was a common choice. "Robbing houses is easier than finding a job in Pindi," says Imran Asghar, a crime reporter for the English-language *Daily Times*. But to rob a house, Qasab needed weapons. So on Dec. 19, 2007, an important Muslim holiday, he set out for Raja Bazaar, a congested boulevard crammed with gun shops and decorated with hand-painted billboards portraying men hoisting AK-47s. Seeking guns in Raja Bazaar was an amateur move (even in Pindi, without a license, you won't get a gun from a shop), but it led Qasab to a LeT stall that had been set up for the holiday. "We thought that even if we procured firearms, we could not operate them," he says in the confession. "Therefore, we decided to join LeT for weapon training."

Qasab does not say in his confession that he ever robbed the house. It doesn't really matter. Crime and terrorism are intertwined—illicit weapons-trading, drugs, smuggling and kidnap-for-ransom schemes fund terrorist networks all around the world. In Pakistan, the connection is deeply ingrained. "When someone commits a crime," says Asghar, "there are so many hands to support him but so few to pull him out. And if I feel guilty for what I have done, I go to mosque. There I am invited to jihad, and I am given a license for paradise. That is where crime and terrorism meet." From the LeT stall, Qasab was directed to the group's offices, where after a brief interview, he was given the address of a training camp and money for the bus. He was on his way.

### The Banality of Terror

IT WOULD BE CONVENIENT TO THINK OF Qasab as a psychopath, exploited by cynical handlers who corrupt young men in the name of religion. In fact, his origins are ordinary. In his confession, Qasab, now 21, says he was born in the village of Faridkot, in Pakistan's Punjab province.

He is said to have been a typical teenager, not especially religious, albeit with a reputation as a troublemaker. His family is poor—his father sells fried snacks at a bus station—but owns its own house. Qasab attended the local primary school; at 13, he left the village to live and work with his elder brother in Lahore.

Qasab's is the classic profile of a jihadi, according to Pakistani psychologist Sohail Abbas. In 2002, Abbas interviewed 517 men who had been jailed for going to fight U.S. troops in Afghanistan. Unlike the stereotypical image of a terrorist—illiterate, fanatic and trained in madrasahs, or religious seminaries—the men had relatively high levels of literacy and were more likely to have been educated in government schools than in madrasahs. Religion wasn't necessarily the only reason they turned to jihad. A Pakistani who enrolled in a training camp in Kunar province,

District governor Ghulam Mustafa (who denies that Qasab is from Faridkot) says the area has a long history of sending men to fight in Kashmir. Despite the risks, joining a militant network provides social mobility that is virtually unattainable in Pakistani society, giving the group's members a sense of purpose and pride and elevating their status, says Muhammad Amir Rana, a Pakistani expert on extremist groups. And indeed, villagers have told journalists that when Qasab went home to see his family just before the Mumbai attacks, he was a changed man—calm, with a sense of purpose and able to demonstrate his new fighting skills.

These days, his neighbors have stopped telling stories about Qasab, and journalists are no longer welcome. But before they were excluded from the village, a correspondent from the English-language daily *Dawn* was able to interview a man who



**A JIHADIST'S JOURNEY** Qasab's confession outlines his conversion from country boy to gunman. In its gun shops, and in 2007 makes contact with LeT, the militant group supported by Hafiz Saeed, leader



Afghanistan, told *TIME* that he went for "tourism and adventure."

Faridkot is not the hardscrabble village conjured up by common perceptions of extremist origins. It straddles a paved road about 2½ hours' drive from Lahore, and two new gas stations mark the village boundaries. Beyond those are factories and fertile farmland. There is even BlackBerry service. But it is, undeniably, the sort of place that fosters frustration. Feudal landlords own the farmland, and villagers feel trapped by the status they are born into. The good life is tantalizingly close, yet for most residents still unattainable. For men like Qasab, one of the best ways out is jihad. "In a developing country, youngsters who are sensitive, concerned, they talk about 'How do we change what is going on here? How do we get rid of corruption?'" says Abbas. "And if in some sense you find that jihad can help you in those aims, then why not?" It's a convolution of the adolescent craving to stand out. And Pakistani society, steeped in nihilistic passions fostered by the state sponsorship of jihad, condones it.

said he was Qasab's father. "I was in denial for the first couple of days, saying to myself it could not have been my son," Amir Qasab told *Dawn*. "Now I have accepted it." A few years back, said Amir Qasab, he and his son had a quarrel while he was home visiting. "He had asked me for new clothes on Id [a religious holiday] that I couldn't provide him. He got angry and left."

### A Sort of School

WHERE THAT ANGRY SCENE ENDS, QASAB'S confession seems to pick up. According to the document, Qasab fled his family in 2005 for Ali Hajveri Darbar, a shrine in Lahore dedicated to the memory of a Sufi saint who took Islam to the region through his example of love, charity and direct communication with God. It was a place, Qasab says, where "boys who had run away from their houses are kept." The shrine doesn't have sleeping quarters, says volunteer caretaker Muhammad Soheil, but "many people stay in the nearby area and come here to take our food." Thousands visit the shrine every day, says So-

heil, and he has no recollection of Qasab. But, he says, "We believe that if someone comes here with bad intentions, they will become good Muslims."

The evolving strengths of different strains of Islam in South Asia provide an important context for Qasab's tale. In 2007 the Rand Corp. suggested that such groups as Pakistan's Sufi-influenced Barelvi sect—which does not have a jihadist bent—be encouraged in order to combat extremism. But since the anti-Soviet war, Wahhabi groups, drawing their influence from Saudi Arabia's austere brand of Islam—together with the Wahhabis' South Asian counterparts, the Deobandis—have gained ground in Pakistan. Soheil decries the Wahhabi focus on jihad. "Here we teach peace and love in the way of the Prophet," he says. "The problem is that the common people are not literate, so when the cleric says they will go

on jihad but also emphasize science and technology. The campus includes stables, fishponds, playing fields, a foundry, a carpentry workshop, a mosque and computer-enabled classrooms. It is better equipped than most Pakistani state universities.

In his confession, Qasab describes a strict regimen of physical training, prayers and religious lectures at Muridke. Former LeT militants who have passed through the center say it was never a training camp in the traditional sense. While would-be militants learned to swim and fight there, advanced weapons training was left for the camps in the Pakistani-controlled section of Kashmir. Only a handful of students were sent out on actual combat missions. Instead, most focused on religious doctrine. Parents in the local village who send their children to the Markaz for school say the education is good, though ideological. Ghulam Qadir, 44, has two children there,

an accompanying rise in extremist activity. He estimates that 60% of all terrorist attacks in Pakistan since 2002 have originated in the Punjab. "What the militant groups are doing now," says political analyst and academic Ayesha Siddiqi, "is recruiting people and sending them to fight elsewhere." Some are going to Kashmir, she says, but many more are fighting in Bajaur and Swat, in the North-West Frontier Province, where government forces are waging a losing war to contain militancy. Groups like LeT have always been open about their goals for an Islamic state, and few doubt that they would resort to violence to achieve it. Says Siddiqi: "At a later stage, they will bring the jihad home." It may already be happening. In the provincial capital of Lahore on March 3, a dozen gunmen attacked a convoy of Sri Lankan cricketers on their way to a match. Six policemen and a bus driver were killed and several more wounded. No group has taken responsibility, but the similarities to the orchestrated assaults in Mumbai were alarming.



2005 he leaves Faridkot for Lahore. 2 Hungry for riches, he ends up in Rawalpindi's Raja Bazaar, with of Jamaat-ud-Dawa, a banned charity 3 with its offices in Pakistani-administered Kashmir

to heaven if they do suicide bombs, they become entrapped and believe him."

For whatever reason, life at the Darbar was not enough for Qasab. He found employment, but after two years, his paltry salary began to rankle him, and he left Lahore to seek his fortune in Rawalpindi.

The LeT office in Rawalpindi directed Qasab to the sprawling campus of the Markaz-al Dawa wal-Irshad in the town of Muridke, about half an hour's drive from Lahore. Established in 1987 by a trio of veterans from the Afghan jihad with funding from Osama bin Laden, this Wahhabi center quickly became known as the launchpad for militant jihad. But it is much more. Within a few years, the Markaz had expanded to include a madrasah, separate schools for boys and girls, a free hospital and a university. Its founders, Hafiz Saeed, Zafar Iqbal and Abdullah Azzam—the latter was bin Laden's mentor until he was killed by a car bomb in Peshawar in 1989—declared that their objective was to create a model Islamic environment removed from state interference. Education would focus

even though he follows the more liberal Barelvi tradition. School rules insist that even the primary students pray five times a day and fast during Ramadan. They are not allowed to watch TV or movies or listen to music. "I am hoping my children are not being converted, but I want them to have a better future," he says, explaining that the school is free and gives the students lunch.

The growth of Wahhabi institutions in traditionally Barelvi parts of Pakistan is not limited to Muridke. Punjab province has seen an explosion of radical mosques, madrasahs and schools, many around the southern cities of Bahawalpur and Multan. A resident of Bahawalpur describes a visible expansion of jihadi infrastructure, unchecked by government supervision. Camps modeled on the one at Muridke are being built in the city, and photographs of the construction sites show young men with AK-47 logos on their shirts. Graffiti on village walls in the region declare, "Jihad against unbelievers is mandatory. Break their necks and shake every bone."

Rana, the expert on militancy, has seen

### Killing for Paradise

THE ORGANIZERS AT MURIDKE, HOWEVER, had different plans for Qasab. After his initial training in the philosophy of jihad, he was sent to Pakistan-controlled Kashmir, where he finally got the opportunity to handle a gun. "We were taken in a vehicle to a place called Mansera, [where] we were given training of all weapons for 21 days," Qasab says in his confession. In the subsequent four months of training, Qasab learned to fire AK-47s, studied the Indian security agencies and was trained in the "handling of hand grenade, rocket launchers and mortars, Uzi gun, pistol [and] revolver." Other LeT militants have noted the physical demands that accompanied the firearms practice. "The training was really tough," Mohammad Usman, a former jihadi, tells TIME. "But when we went to Kashmir, on my first operation across the Line of Control [which divides Pakistani-controlled Kashmir from the Indian side], I got separated from my group for 15 days. I had nothing, so the training helped."

Usman, now 36, was one of the founding militants in LeT—and his tale, too, sheds light on the growth of jihadi militancy. As a boy in the Punjabi city of Faisalabad, he often heard accounts of Indian atrocities against Muslims in Kashmir. In the early '90s, Kashmiris toured Pakistan, telling their stories and seeking donations for their cause. Usman was moved by the story of a man whose brother had been killed by Indian soldiers and whose sister had been sexually assaulted. "Then he asked, 'If this was your sister, what would you do?' That's when I decided to join the jihad."

In the beginning, Usman joined a Kashmiri militant outfit, but soon he banded together with other Pakistanis, including Saeed, to form LeT. "The Kashmiris appreciated us because we were good fighters," says Usman. "Unlike the Kashmiris, who only did hit-and-run attacks, we stayed and fought for hours." That confidence, he says, came from the training. "We were fearless. The Koran tells us that if we are martyred, we are successful. It is the misfortune of my life that I was not martyred."

The conviction that death in jihad would lead to paradise prompted LeT to develop its most devastating tactic in the fight against India: the fedayeen, or suicide squads. Instead of simply blowing themselves up, they conducted daring commando raids, trying to do as much damage as possible before their eventual martyrdom. In advance of each operation, the teams, with from two to 10 members, joined to pray. "We told each other, 'We will meet you again in the hereafter,'" says Usman.

While Qasab never mentions that he was part of such a unit, his preparation suggests that he had been chosen to learn fedayeen tactics, which are increasingly common outside Kashmir. For his final round of advanced training, Qasab moved to another camp near Muzaffarabad, also in Pakistan-controlled Kashmir, where he says he met a man named Zaki-ur-Rehman "Chacha" (Uncle), who selected him as one of a team of 16 destined for a confidential operation. Qasab may have been referring to Zaki-ur-Rehman Lakhvi, a top LeT commander who was arrested by Pakistani security forces on Dec. 7 at a LeT compound just outside Muzaffarabad.

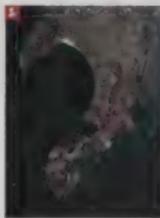
### Missed Signals

OF THE 16 SELECTED FOR THE OPERATION, says Qasab, three ran away. The rest returned to Muridke, where for one month they were given swimming lessons and "acquainted with the environment experienced by a fisherman on a sea." (The fishpond on the Muridke campus, the size and shape of two Olympic-size pools placed at a right angle to each other, doubles as a swimming pool, a student told TIME.) While he was in Muridke, Qasab and his teammates attended lectures on the Indian intelligence agencies and watched videos highlighting atrocities committed against Muslims in India. Six of the 13 were dispatched to Kashmir; then three new members were brought into the group, according to the dossier on the attacks submitted by India to Pakistan, a copy of which was obtained by TIME. Now winnowed down to 10, the group was divided into two-person teams, and on Sept. 15 they were told their target: Mumbai.

The Mumbai attack was nominally conducted for the Kashmiri struggle, but India has avoided linking the Mumbai attacks to Kashmir, and Qasab's confession does not mention it. Political leaders in Kashmir have deplored the barbarity of the attacks while acknowledging that Mumbai has drawn attention to their cause. For Qasab, the political implications of his mission were probably far from his mind as he went through the final stages of preparation. The commandos were shown images of Mumbai on Google Earth and told how to disembark from their boats. Qasab and his partner, Khan, were shown video footage of their designated target: Chhatrapati Shivaji Terminus, or Victoria Terminus, known in Mumbai as VT. The instructions were simple: "Carry out the firing at rush hours in the morning between 7 to 11 hours and between 7 to 11 hours in the evening. Then kidnap some persons,

theners reach the deep sea, they can do anything, smuggling, drugs, whatever. There are not enough people to check all the boats." From the launch, the team boarded another boat and then a ship named *Al-Husseini*, which is thought by Pakistani investigators to be registered in the name of an Islamist group associated with LeT. Each militant was given a sack containing "eight grenades, one AK-47 rifle, 200 cartridges, two magazines and one cell phone for communication."

Qasab and the team turned on their GPS devices at 6:54 a.m., establishing a spot near Koti Bandar, about 93 miles (150 km) southeast of Karachi, as their starting point. *Al-Husseini* encountered an Indian fishing trawler, the M.V. *Kuber*. Qasab's confession states that "once they reached Indian waters, the crew hijacked an Indian fishing vessel." But the Indian dossier and intelligence sources describe the



**THE RAMPAGE** To launch their offensive on Mumbai, Qasab and his group of commandos, 1, are shown at Budhwari Park, where fishermen dock their boats, and 2, attack Victoria Terminus, killing 58 people.



take them to the roof of some nearby building ... We were then to contact the media [and] make demands for releasing the hostages."

Qasab's final weeks of preparation were spent in a house near Karachi. It is possible that the attack had been compromised. In late September, India's Intelligence Bureau warned specifically about the Taj Mahal Palace & Tower hotel, and in mid-October, U.S. intelligence agencies warned that Mumbai was a target of an attack by sea. The hotel tightened its security and received extra protection from the Mumbai police. But nothing happened, and the security measures were relaxed in mid-November.

Qasab's group stole out of Karachi's harbor at 4:15 a.m. on Nov. 22. While port authorities say no one can leave the shore without permission, it would have been easy for the men to leave in a boat already registered with the harbormaster. There are at least 150 launches a day at the Karachi port, says Abbas Ali, who runs a launch business. "Once mari-

scenario slightly differently: the sources suspect that the operator of the ship, Amar Singh Solanki, might have been lured into Pakistani waters with the promise of money for smuggling.

Solanki was asked to take a more dangerous cargo than contraband. His four employees were moved onto *Al-Husseini*, where there were seven other LeT members already on board, the Indian dossier states. The four crew members were later killed. Solanki took on the 10 passengers carrying huge backpacks full of weapons and dried fruit and then navigated the boat about 550 nautical miles (1,020 km) to Mumbai, until the trawler stopped at a point just 4 nautical miles (7.5 km) from the city.

When night fell, Khan, the leader of the group and Qasab's partner, placed a call to his handler in Pakistan, the dossier from India states. Khan was directed to kill Solanki. Qasab and the rest of the group abandoned the *Kuber* and boarded an inflatable dinghy with an outboard motor. It took them only an hour to reach

shore, and the murdered captain's body was discovered much later, after the attacks had begun.

### Killing the Commuters

WHEN QASAB LANDED, HE FOUND HIMSELF IN A PLACE NOT SO VERY DIFFERENT FROM his home village of Faridkot. The jetty at Budhwar Park, where the dinghy pulled in, is the domain of fishermen who struggle to make a living. A few challenged Qasab and his partners when they landed, but the rest were busy watching a cricket match. The strangers strode past them to the main road, and Qasab and Khan hailed a taxi, reaching VT, Mumbai's main railway station, at about 9:20 p.m.

Qasab does not explain why VT was chosen as his first target, but it looks like the kind of grand, imposing building that represents the power and vitality of Mumbai. More than 3.5 million people

find a building with a rooftop where they could take hostages and attract the media. They headed west out of the station, and nearby, Qasab spotted their next target, a pink seven-story building.

Dr. Sushil Sonawane was on duty on the second floor that night at Cama and Albless Hospital, and he recalls hearing the first shots at about 10:15. The building Qasab and Khan had chosen was an unlikely source of hostages—a public hospital for poor women and children, funded by a wealthy Mumbai family. The second floor was the neonatal intensive-care unit, and one of the eight people killed at the hospital was a relative visiting the maternity ward. Sonawane said he and the other doctors locked the doors of the unit and tried to keep everyone quiet as the grenades went off, causing the entire building to vibrate. "We put the babies on the breasts of the mothers to stop the crying,"

Drive before being stopped by a barricade the police had set up ahead of them at the Girgaon Chaupati intersection.

Interviews with three of the police officers who were there reveal the last moments of Qasab's mission. Khan tried to make a U-turn but bumped into a concrete median. The car stopped, and the officers ran out. Khan started shooting from the driver's seat and was killed by police fire. Qasab first put up his hands as if to surrender, but when police officers opened the car door, he leaped out and dropped with his back to the ground, guns blazing. An unarmed assistant subinspector, Tukaram Ombole, grabbed the barrel of Qasab's AK-47 and was killed. Police then beat Qasab with their *lathi* sticks until he was unconscious. One officer remembers that Qasab looked different from Khan, the driver of the car. "The driver looked like an angry man," the police officer said. "The other one looks normal."

### Back to the Village

BEING BEATEN SENSELESS BY THE POLICE was not the exit Qasab had trained for. Instead of standing out from the thousands of other young men from villages like Faridkot, he was treated like a common criminal. The standoff between India and Pakistan, meanwhile, has escalated beyond him. The Indian government's dossier of evidence builds on Qasab's statement with details of the GPS coordinates and satellite-phone data retrieved from the scene of the attacks. But it does so not to strengthen the Mumbai Crime Branch's case against Qasab but to prove to the world that it was Pakistan and LeT that created him. "The evidence gathered so far unmistakably points to the territory of Pakistan as a source of the terrorist attacks in Mumbai," the dossier concludes. The ordinary things that Qasab and the others left behind on the boat—a matchbox, detergent powder, Touchme shaving cream and a bottle of Mountain Dew—are all included as exhibits, their MADE IN PAKISTAN labels presented as damning evidence.

So, too, is Qasab's story. He may have been no more than a small player. But in the places he came from and passed through and the sights, sounds and messages that he experienced, he is part of a much bigger tale, a violent drama that has rumbled over much of the subcontinent. The role has done him no good. Qasab may have escaped Faridkot and Rawalpindi. But he's no closer to the other side of the fence than when he started.

—WITH REPORTING BY S. HUSSAIN ZAIDI AND SHASHIKANT SAWANT/MUMBAI AND ERSHAD MAHMUD/LAHORE



Google Earth images of the city. □ use an inflatable dinghy to reach shore, □ land at the jetty  
■ Mumbai police nab Qasab, the sole surviving suspect in the massacre, and place him in custody

pass through the station every day. But the 58 people who were killed in the attack on VT, which injured an additional 104, were a world away from the wealthy élite at the Taj and Oberoi hotels or the foreign visitors killed at the Leopold Café and the Nariman House Jewish center. They were office clerks commuting back to the suburbs and migrant laborers waiting for trains to their villages. Those who died included Chandulal Thandel, a bookseller closing his stall in the station for the night, and a police inspector, Shashank Shinde, who came by almost every day to buy a magazine from him.

Qasab seems to have thought little about who his victims would be; there was no singling out of foreigners as at the Taj and Oberoi. "We went inside the railway station threatening the commuters and randomly firing at them," he says in his statement. Qasab and Khan left after less than an hour, using the footbridge made famous by *Slumdog Millionaire*—the perch from which, in the film, Jamal looks for Latika. Qasab's only instructions were to

he said. Five police officers were killed in an intense exchange of fire, along with two ward clerks.

Having failed to find any hostages, Qasab and Khan left the same way they had come and met a police vehicle carrying three top officials, including the chief of the state's antiterrorism squad. "One police officer got down from the said vehicle and started firing at us," Qasab says in his statement. "One bullet hit my hand and my AK-47 dropped down. I bent to pick it up when the second bullet hit me on the same hand." But his partner managed to shoot and kill all three of the senior officers. Khan pulled out the bodies and drove away.

By now, the other gunmen had begun the siege of Mumbai, terrorizing the occupants of the Taj, the Oberoi and Nariman House. Qasab and Khan drove almost aimlessly through the streets. They ditched the police car, which had a flat tire, and took a white Skoda, ejecting three women without hurting them. Veering toward the sea, they bypassed the Oberoi on Marine



# The Gusty Superpower. How Denmark's green energy initiatives power its economy

BY BRYAN WALSH/SAMSO

If you want to know why Denmark is the world's leader in wind power, take a three-hour drive from the capital, Copenhagen, to the small town of Lem on the far west coast of the Jutland peninsula. You'll feel it as you cross the 4.2-mile-long (6.8 km) Great Belt Bridge: Denmark's bountiful wind, so fierce even on a calm day that it threatens to shove your car into the waves below. But wind alone wouldn't do its stuff without technology. In Lem, workers build the wind turbines sold by Vestas, the

Danish company that has emerged as the industry's top manufacturer around the globe. The turbines' blades are as smooth as an Olympic swimsuit and honed to aerodynamic perfection.

Beyond having plenty of puff and smart technology, however, Denmark has been a success in wind power because it wanted to be. In 1979 the government began a program of subsidies and loan guarantees to build up its nascent wind industry and mandated that utilities purchase wind energy at

#### 4 ZERO CARBONS?

Residents of the Danish island of Samso, like Brian Kjar, left, with his electric car, have turned to wind farms and solar energy to erase their carbon footprint.



#### ON YOUR BIKE ▶

Wide bicycle lanes in Copenhagen, top right, encourage people not to use cars, while blue stripes and pictograms on the asphalt help easily identify the cyclists.

#### CLEAN UP ▶

On opening day at a Danish power station, right, where biofuels produce 15% of the energy, children and adults peer at the plant's turbines.



#### SUN'S HARVEST ▶

Like many Samso farmers, Erik Koch, far right, has fitted the roof of his home with solar panels to heat his water.



#### SCOOPING THE WIND ▶

Each blade of these wind turbines, right, weighs in at 15,400 lb. and gathers gusts with every revolution. Samso now produces more renewable energy than it uses.

While countries like the U.S. let tax credits for renewable energy wax and wane, smothering infant green industries in the crib, Denmark has stuck with them. How come? In a word: fear. When the 1973 oil crisis hit, 90% of Denmark's energy came from petroleum, almost all of it imported. Buffeted by supply shocks, Denmark launched a drive for energy conservation. Eventually, Middle East



of the electricity it needs from renewable sources.

A tour of Samso feels a bit like a greatest-hits collection of Denmark's successful energy policies. The island features district heating plants fired by waste biomass like straw. When the sun is shining—which, admittedly, is not often—solar thermal panels provide hot water. Wind power is everywhere on land, where towering turbines shade cows on a dairy farm, and offshore, where 10 turbines greet the incoming ferries like a row of sentinels. Many of the turbines are owned collectively by resident associations, and others by single investors like Jorgen Tranberg, a dairy farmer. Tranberg, who likes to spend his spare time watching his cows on closed-circuit TV ("It's better than the news"), believes Samso's success could be replicated elsewhere. "We're not special people here," he says.

But there is something special in the way Samso's residents—and Danes as a whole—have adapted to 21st century realities about energy and the environment. Soren Hermansen, a former farmer and environmental studies teacher, who lobbied, cajoled and pushed his neighbors on Samso to go green, credits the Danish tendency to organize in groups. "To us, going for lower energy use is like a sport," he says.

That sense of communal competition may be one reason Denmark has done so well. But in the Scandinavian mind-set, cooperation is as important as competition. (The Nordic nations, for example, share an electrical grid, and Denmark can take power from its neighbors when there's no wind and sell it when the breeze blows.) Denmark says, "We can do this. Come join us," says Annie Petsonk of the Washington based Environmental Defense Fund.

Just so long as we're not expected to watch cows on TV. ■

a preferential price—thus guaranteeing investors a customer base. Energy taxes were channeled into research centers. As a result, the country gets more than 19% of its electricity from the breeze (Spain and Portugal, the next highest wind-energy producing countries, get about 10%), and Danish companies control at least one-third of the global wind market.

The challenge for Denmark now is to help the rest of the world catch up. Beyond wind, the country

oil started flowing again, but unlike most other countries, Denmark never forgot the lessons of 1973 and kept working for greater energy efficiency and a more diversified supply. For example, the Riso National Laboratory for Sustainable Energy, which has long been on the cutting edge in wind technology, is now a global leader in hydrogen-fuel-cell research. From the use of combined heat and power plants to the way it builds homes to maximize efficiency, Denmark leads the way.

The fruits of investment and innovation are best tasted in a place that has emerged as the symbol of Denmark's greenness: Samso island. When Samso won a competition 10 years ago to become a model for how a community can run on renewable energy, it was entirely dependent on oil and coal imported from the mainland. A little more than a decade later, Samso is effectively carbon-negative, producing more than 100%



## Extra Money

To read Justin Fox's daily take on business and the economy, go to [time.com/curiouscapitalist](http://time.com/curiouscapitalist)



# Call Me Mr. Sunshine

Seriously, there are reasons for optimism—if you're willing to look really, really hard

**THIS HAPPENS TO BE A VERY GOOD TIME** to be an economics columnist. I get to talk to important people about historic events—as they happen. I'm interviewed on TV and radio a lot (not Joe Klein—right-before-the-election a lot, but a lot for me). My blog readership is up. My editors almost never tell me, as they did with infuriating frequency before last fall, that there's no room for my column in this week's magazine. So when I say I'm not despondent about the current economic situation, it may be just because it hasn't been bad for me. Still, there must be other, less self-centered reasons for my non-despondency. Five, maybe?

## 1. The stock market is no longer overpriced.



The Dow's descent below 7,000—for the first time since early 1997—was greeted with much wailing on Wall Street and in the media. That's understandable: the market's fall reflects a growing consensus that the current recession will be nasty, brutish and long—which it surely will be. And if you own stocks, you can't sell them for nearly as much as you could a couple of years ago or even a couple of weeks ago. But the recent fall in stock prices also means they are now, by just about every possible measure, fairly priced or downright cheap. That doesn't mean prices won't go even lower. It does mean there's no longer a huge, unsustainable overhang of overvaluation weighing on the market and the economy. House prices may not have reached this point of cheapness yet, but they're getting there. The great turn-of-the-millennium asset bubble has finally deflated. That means the prospects for positive asset returns in the future have improved. It may also teach Americans, for a few decades at least, that buying and selling houses and financial instruments doesn't bring lasting prosperity. What brings prosperity is work.

## 2. The government is on the case.



Don't laugh. The Treasury Department and the Federal Reserve and the White House and Congress really are all working to fix this mess. They're making lots of mistakes. They're doing some things too quickly and many things too slowly. A political climate increasingly hostile to bailouts is, to a certain extent, tying their hands. But the reaction to the current crisis has been infinitely smarter and more forceful than that of the early years of the Great Depression. And for all the comparisons you hear to Japan's Lost Decade, in the 1990s, U.S. authorities will have to dillydally for seven or eight more years to make them accurate.

## 3. Consumers are adjusting to the new economic reality—and fast.



The simplest explanation of what led to this financial and economic mess is that too many American consumers spent more than they earned. That's ending, in dramatic fashion: consumer spending dropped in the fourth quarter at the fastest rate in 29 years. After skidding along near zero from 2005 through 2007, the savings rate (income minus spending, divided by income) hit 5% in January, the highest since 1995. This rapid retrenchment is the main reason we sank so quickly into a deep recession. But as long as the consumer pullback doesn't spiral into an economic shutdown (that's where the government comes in), it is a healthy medium- and long-term development. The pullback clears the deck for spending increases in the not-too-distant future: people are going to have to buy cars one of these days. And as long as the spending increases remain moderate, the U.S. economy will be on a much more sustainable path.

## 4. Reinvention and change are what the U.S. is all about.



The financial and real estate sectors got way too fat in the 2000s. They're shrinking rapidly, and our economy needs to find new drivers of growth and prosperity. That's not going to be easy, but it certainly helps that switching gears is something of a national specialty. We Americans are willing to move thousands of miles from home, to change careers, to strike out on our own, if that's what it takes to get by. This is far less true in most other countries in the developed world. And as the economic crunch goes global, it is becoming increasingly clear that the U.S.—despite being the epicenter of the meltdown—will be far from the worst hit. This isn't just because we're an adaptable lot; it has much to do with the inherent (and inherently unfair) advantages of having the dollar as the world's reserve currency. Whereas it once looked as if this crisis would knock the dollar off its pedestal and forever diminish the global stature of the U.S., that's not such an obvious outcome any longer.

## 5. O.K., so I couldn't think of a fifth reason. Maybe you have one to spare?

I also have to admit that as I look back at the first four reasons, they're all exercises in either a) finding silver linings in really bad news or b) wishful thinking that has yet to be backed up with hard evidence. All the actual economic news at the moment is negative, there's no clear path out of the recession in sight, and optimists have been made to look like idiots for two years running. (Happily, I was pessimistic for most of 2007 and 2008—maybe because economics columnists weren't as popular back then.) It is, of course, exactly when the news is most discouraging and sentiment most gloomy that recoveries begin. But there's no way of knowing until after the fact when that moment of greatest pessimism was reached.



**"I'm taking an antidepressant,  
but I think I might need more help."**

Approximately 2 out of 3 people being treated for depression still have depression symptoms. If an antidepressant alone isn't enough, talk to your doctor. Your options may include adding ABILIFY to the antidepressant you're already taking.

ABILIFY is the only medicine FDA-approved to treat depression in adults when added to an antidepressant (such as Lexapro®, Zoloft®, Prozac®, Effexor XR®, or Paxil CR®).

#### IMPORTANT SAFETY INFORMATION:

Elderly patients with dementia-related psychosis (eg, an inability to perform daily activities due to increased memory loss) taking ABILIFY have an increased risk of death or stroke. ABILIFY is not approved for treating these patients.

Antidepressants can increase suicidal thoughts and behaviors in children, teens, and young adults. Serious mental illnesses are themselves associated with an increase in the risk of suicide. When taking ABILIFY call your doctor right away if you have new or worsening depression symptoms, unusual changes in behavior, or thoughts of suicide. Patients and their caregivers should be especially observant within the first few months of treatment or after a change in dose. Approved only for adults 18 and over with depression.

- Alert your doctor if you develop very high fever, rigid muscles, shaking, confusion, sweating, or increased heart rate and blood pressure, as these may be signs of a rare but potentially fatal condition called neuroleptic malignant syndrome (NMS)
- If you develop abnormal or uncontrollable facial movements, notify your doctor, as these may be signs of tardive dyskinesia (TD), which could become permanent
- If you have diabetes or have risk factors or symptoms of diabetes, your blood sugar should be monitored. High blood sugar has been reported with ABILIFY and medicines like it. In some cases, extreme high blood sugar can lead to coma or death
- Other risks may include lightheadedness upon standing, seizures, trouble swallowing, or impairment in judgment or motor skills. Until you know how ABILIFY affects you, you should not drive or operate machinery

The common side effects in adults in clinical trials (>10%) include nausea, vomiting, constipation, headache, dizziness, an inner sense of restlessness or need to move (akathisia), anxiety, and insomnia. Tell your doctor about all the medicines you're taking, since there are some risks for drug interactions. You should avoid alcohol while taking ABILIFY.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/medwatch](http://www.fda.gov/medwatch), or call 1-800-FDA-1088.

Please read the Important Information about ABILIFY on the adjacent page.

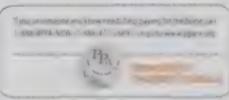
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IF AN ANTIDEPRESSANT  
ALONE ISN'T ENOUGH.



2 mg, 5 mg Tablet

[www.ability.com](http://www.ability.com)





2, 10, 15, 20, 30 mg Tablets

## IMPORTANT INFORMATION ABOUT ABILIFY

This summary of the Package Insert contains risk and safety information for patients about ABILIFY. This summary does not include all information about ABILIFY and does not take the place of discussions with your healthcare professional about your treatment. Please read this important information before you start taking ABILIFY and discuss any questions about ABILIFY with your healthcare professional.

### Name

ABILIFY® (a-BIL-i-fi) (ariPIPrazole) (aRi-PiP-ro-zoL)

### What is ABILIFY?

ABILIFY (ariPIPrazole) is a prescription medicine used as an add-on treatment to antidepressants for Major Depressive Disorder in adults.

### What is depression?

Depression is a common but serious medical condition. Symptoms may include sadness, loss of interest in activities you once enjoyed, loss of energy, difficulty concentrating or making decisions, feelings of worthlessness or excessive guilt, insomnia or excessive sleep, a change in appetite causing weight loss or gain, or thoughts of death or suicide. These could be depression symptoms if they interfere with daily life at home, at work, or with friends and last most of the day, nearly every day for at least 2 weeks.

### What is the most important information that I should know about antidepressant medicines, depression, and other serious mental illnesses?

- Antidepressant medicines may increase suicidal thoughts or actions in some children, teenagers, and young adults
- Depression and serious mental illnesses are the most important causes of suicidal thoughts and actions

For more information, see the Prescribing Information and the Medication Guide called *Antidepressant Medicines, Depression and Other Serious Mental Illnesses, and Suicidal Thoughts or Actions*.

### Who should NOT take ABILIFY?

People who are allergic to ABILIFY or to any substance that is in it. Allergic reactions have ranged from rash, hives and itching to difficulty breathing and swelling of the face, lips, or tongue. Please talk with your healthcare professional.

### What is the most important information that I should know about ABILIFY?

Elderly patients, diagnosed with psychosis as a result of dementia (for example, an inability to perform daily activities as a result of increased memory loss), and who are treated with antipsychotic medicines including ABILIFY, are at an increased risk of death when compared to patients who are treated with a placebo (sugar pill). ABILIFY is not approved for the treatment of patients with dementia-related psychosis.

Antidepressants may increase suicidal thoughts or behaviors in some children, teenagers, and young adults, especially within the first few months of treatment or when the dose is changed. Depression and other serious mental illnesses are themselves associated with an increase in the risk of suicide. Patients on antidepressants and their families or caregivers should watch for new or worsening depression symptoms, unusual changes in behavior, or thoughts of suicide. Such symptoms should be reported to the patient's healthcare professional right away, especially if they are severe or occur suddenly. ABILIFY is not approved for use in pediatric patients with depression.

Serious side effects can occur with any antipsychotic medicine, including ABILIFY. Tell your healthcare professional right away if you have any conditions or side effects, including the following:

**Stroke or ministroke in elderly patients with dementia:** An increased risk of stroke and ministroke has been reported in clinical studies of elderly patients with dementia (for example, increased memory loss and inability to perform daily activities). ABILIFY is not approved for treating patients with dementia.

**Neuroleptic malignant syndrome (NMS):** Very high fever, rigid muscles, shaking, confusion, sweating, or increased heart rate and blood pressure may be signs of NMS, a rare but serious side effect that could be fatal.

**Tardive dyskinesia (TD):** Abnormal or uncontrollable movements of face, tongue, or other parts of body may be signs of a serious condition known as TD, which may be permanent.

**High blood sugar and diabetes:** Patients with diabetes and those having risk factors for diabetes (for example, obesity, family history of diabetes), as well as those with symptoms such as unexpected increases in thirst, urination, or hunger should have their blood sugar levels checked before and during treatment. Increases in blood sugar levels (hyperglycemia), in some cases serious and associated with coma or death, have been reported in patients taking ABILIFY, and medicines like it.

**Orthostatic hypotension:** Light-headedness or faintness caused by a sudden change in heart rate and blood pressure when rising too quickly from a sitting or lying position (orthostatic hypotension) has been reported with ABILIFY.

**Suicidal thoughts:** If you have suicidal thoughts, you should tell your healthcare professional right away.

**Dysphagia:** Medicines like ABILIFY (ariPIPrazole) have been associated with swallowing problems (dysphagia). If you had or have swallowing problems, you should tell your healthcare professional.

### What should I talk to my healthcare provider about?

Patients and their families or caregivers should watch for new or worsening depression symptoms, unusual changes in behavior and thoughts of suicide, as well as for anxiety, agitation, panic attacks, difficulty sleeping, irritability, hostility, aggressiveness, impulsivity, restlessness, or extreme hyperactivity. Call your healthcare provider right away if you have thoughts of suicide or if any of these symptoms are severe or occur suddenly. Be especially observant within the first few months of antidepressant treatment or whenever there is a change in dose.

Tell your healthcare provider about any medical conditions you may have and all medicines that you are taking or plan to take, including prescription and nonprescription (over-the-counter) medicines.

### Be sure to tell your healthcare provider:

- If you have suicidal thoughts
- If you or anyone in your family have or had seizures
- If you or anyone in your family have or had high blood sugar or diabetes affects you
- If you are pregnant, plan to become pregnant, or are breast-feeding

### What should I avoid when taking ABILIFY?

- Avoid overheating and dehydration
- Avoid driving or operating hazardous machinery until you know how ABILIFY affects you
- Avoid drinking alcohol
- Avoid breast-feeding an infant

### What are the possible side effects of ABILIFY?

Common side effects in adults include: nausea, vomiting, constipation, headache, dizziness, an inner sense of restlessness or need to move (akathisia), anxiety and insomnia.

It is important to contact your healthcare professional if you experience prolonged, abnormal muscle spasm or contraction which may be signs of a condition called dystonia.

### What percentage of people stopped taking ABILIFY due to side effects?

In clinical trials, the percentage of adults who discontinued taking ABILIFY due to side effects was ABILIFY (5%) and for patients treated with sugar pill (2%).

### Can I safely take ABILIFY while I'm taking other medications?

ABILIFY can be taken with most drugs; however, taking ABILIFY with some medicines may require your healthcare professional to adjust the dosage of ABILIFY.

Some medicines\* include:

- ketocconazole (NIZORAL®)
- quinidine (QUINIDEX®)
- fluoxetine (PROZAC®)
- paroxetine (PAXIL®)
- carbamazepine (TEGRETOL®)

It is important to tell your healthcare professional about all the medicines you're taking, just to be sure.

### General advice about ABILIFY:

- ABILIFY is usually taken once a day, with or without food
- ABILIFY should be kept out of the reach of children and pets
- Store ABILIFY Tablets and the Oral Solution at room temperature
- For patients who must limit their sugar intake, be aware that ABILIFY Oral Solution contains sugar
- For patients who cannot metabolize phenylalanine (those with phenylketonuria or PKU), ABILIFY DISCMELT® contains phenylalanine
- If you have additional questions, talk to your healthcare professional

### Find out more about ABILIFY:

Additional information can be found at [www.abilify.com](http://www.abilify.com)

\* NIZORAL is a registered trademark of Janssen Pharmaceuticals; QUINIDEX is a registered trademark of Wyeth Pharmaceuticals; PROZAC is a registered trademark of Eli Lilly and Company; PAXIL is a registered trademark of GlaxoSmithKline; TEGRETOL is a registered trademark of Novartis Pharmaceuticals.

Based on Full Prescribing Information as of 05/08 12395502A

Bristol-Myers Squibb

Otsuka America Pharmaceutical, Inc.

Tablets manufactured by Otsuka Pharmaceutical Co., Ltd., Tokyo, 101-8535 Japan or

Bristol-Myers Squibb Company Princeton, NJ 08543 USA.

Oral Disintegrating Tablets, Oral Solution, and Injection manufactured by

Bristol-Myers Squibb Company Princeton, NJ 08543 USA.

Dispensed and marketed by Otsuka America Pharmaceutical, Inc., Rockville, MD 20850 USA

Marketed by Bristol-Myers Squibb Company Princeton, NJ 08543 USA

U.S. Patent Nos. 5,006,526, 6,977,257, and 7,115,587

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May 2008

The Dalai Lama Twitters. So do Britney Spears, Snoop Dogg and dozens of members of Congress

NERD WORLD, PAGE 50

# Life

CASH CRUNCH NERD WORLD

## CASH CRUNCH

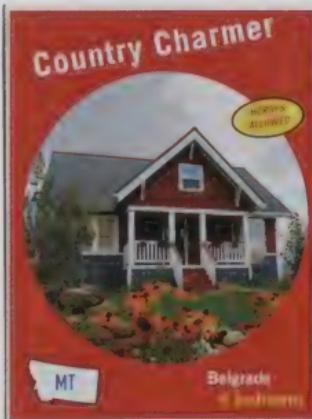
### House-Swapping.

Too scared to buy before they sell, some homeowners aim for a trade

BY PAIGE BOWERS

A RECENT CRAIGSLIST AD screamed, "I want to TRADE UP." The author of the post offered a five-bedroom home in an Atlanta suburb for a house worth \$100,000 more in either the metro Atlanta area, North Florida or Las Vegas. Another listing, by an 84-year-old widow, offered to trade her three-bedroom home in Scottsdale, Ariz., for one in the San Francisco Bay Area, which was closer to her family. A listing on besthouseswap.com advertised a lakefront condo in Branson, Mo., for property "in any other state."

It's no secret that in a down economy, people don't want to buy a house before they sell their old one. The stress of paying one mortgage is bad enough—the thought of having to shoulder two monthly mega-payments? [Insert heart attack here.] But when the real estate stars align, a pair of frustrated sellers can switch homes with each other. While



### Pueblo Home



### Colonial Home



### LOG CABIN



there are few tax advantages or closing-cost savings, house-swapping promises the peace of mind that comes from unloading your house at the exact time you buy another. Although such trades are still rare, thousands of homeowners are flocking to websites that play the role of real estate matchmaker.

Just a few years ago, Sergei Naumov was a small-time house flipper in the St. Augustine, Fla., area who wanted to sell his home and move to a nearby town. "I

had real trouble selling my house," he said. "But I got to thinking that there had to be someone in our shoes in the town where we wanted to move who wanted to live in our town."

In 2007, he launched goswap.org, whose 10,000 or so users are trying to swap not only real estate but yachts and motor homes too. Alice McLaughlin, a caregiver in Canaan, N.H., is close to inking a deal to swap her two-story log home for a place in Hawaii in which she could

care for people who otherwise must be in a nursing home. "So far, this [site] has seemed like an easy way to get a win-win situation," she says.

Some trades are cross-country, but others are within the same town. Consider the case of Christopher and Melissa Petrocco and Lyca Shan. The Petroccos began feeling cramped in the three-bedroom town house they shared with their two boys in Alpharetta, Ga. Eight miles away, Shan was living alone

in a 3,300-sq.-ft. (307 sq m) home that was becoming too expensive and time-consuming to maintain. Though both parties had listed their home with a real estate agent—the Petroccos for two years, Shan for three months—they were unable to sell and had resigned themselves to waiting out the recession when they heard about onlinehousetrading.com. "I listed my house, and three weeks later, I got a response from Lyca." Melissa Petrocco says. "We looked at each other's houses, and it worked out."

From there, a swap unfolds like a standard real estate transaction. Both sides have to be approved for loans. On Dec. 30, the Petroccos sold their townhome to Shan for \$197,000 and bought her house for \$289,000. The Petroccos now pay \$500 more than they used to each month on their mortgage. Shan pays \$550 less a month and squirrelled away the profit.

For Shan, the trade could not have come at a better time. Shortly after the closing, she was laid off from her job as a project manager at a large communications firm. "This was a lifesaver for me," she says of the swap. "Now that I have a layoff package and a smaller mortgage payment, it takes a lot of the pressure off."

Still, trading houses has its drawbacks, the main one being that beggars can't be choosers. "You can't just walk into your dream neighborhood and say, 'Oh, I'll take that one,'" Melissa Petrocco says. "With swaps, you walk into a house and say, 'I can work with that.'"

Will these new home-shopping networks put more real estate agents out of business? "The site is open to Realtors and helps them connect motivated sellers," says Daniel Westbrook, CEO of onlinehousetrading.com, which now has more than 50,000 frustrated property owners looking to make a swap. "The reason they turn to us at all is they've exhausted all other options."

## PUEBLO HOME

### RIO RANCHO, NEW MEXICO

Five-year-old home in quiet bedroom community, with great views of the Sandia Mountains and downtown Albuquerque. Huge master suite. Kiva fireplace in the great room. Walled backyard with patio. Corian countertops. Within walking distance of many shops and eateries.

#### WILL TRADE FOR:

Home of similar value near owner's new job in Columbia, S.C.; size not a huge consideration.

#### HOME STATS

3	2.5	Fireplace Central air	2,300 sq. ft.	\$248k

## LOG CABIN MORA, MINNESOTA

### 556

BEDROOMS: 3  
BATHROOMS: 2  
SQ. FT.: 2,400

ASKING PRICE:  
**\$595K**

With 60 ft. of lakeside deck, this tastefully decorated log and timber house has the privacy of a country home and the convenience of being located only an hour from the Minneapolis metro area. With new geothermal heat pump, heating costs are now a fraction of a traditionally heated home's. Dock included, furniture negotiable.

**WILL TRADE FOR:** Ready to retire and downsize to \$200k-\$400k home, with pool or access to lake or river. Preferably in Minn., Tenn., Fla., N.C., East Coast....?

## COUNTRY CHARMER

built 1978  
1,637 sq. ft.  
3 bedrooms  
1 bath  
garage

### BELGRADE, MONTANA

Built in 1992, this house was completely remodeled in 2007 and is extremely energy efficient and well insulated. Residential insulation exists in all directions. Stone in everything, plus rustic interior feel. Large deck over garage, complete with propane fire pit, outdoor shower, hot tub, and barbecue.

**WILL TRADE FOR:** Home of similar size and value in Sitka, Alaska; moving there in June for employment reasons.

**ASKING PRICE \$299,000**

## COLONIAL HOME

### NAPERVILLE, ILLINOIS

Twelve-year-old custom-built house features dramatic two-story entry and large chef's kitchen w/ new granite countertops and center island. French doors to stamped concrete patio & private backyard. District 203 schools. Spacious bedrooms! Lux MB!

#### WILL TRADE FOR:

\$500k-\$650k waterfront home in Illinois location that allows motor-boats. Will consider trade plus cash for home that exceeds value of this one.

#### HOME STATS

4	2.5	Jacuzzi Central air	2,760 sq. ft.	\$499k

## Simple Truth: Investment costs count

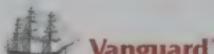
The lower the costs

the more you keep.



Many investment firms call themselves low cost. But, the truth is, many of them charge about six times as much as Vanguard.\* This can cost you thousands of dollars. For instance, over twenty years, if you invest \$10,000 a year with an average return of 8% before expenses, you would keep about \$58,000 more with the Vanguard fund!\*\* And the longer you invest, the greater the savings. It's your money. Keep more of it. Vanguard. The simple truth about investing.

[www.vanguard.com/simpletruth](http://www.vanguard.com/simpletruth)



Visit [www.vanguard.com/simpletruth](http://www.vanguard.com/simpletruth), or call 877-527-4941, to obtain a prospectus, which includes investment objectives, risks, charges, expenses, and other information; read and consider it carefully before investing. Investments are subject to market risk.\*Source: Lipper Inc. as of 12/31/2007. \*\*Based on 2007 industry average expense ratio of 1.22% and Vanguard average expense ratio of 0.20%. Hypothetical example does not represent any particular investment. Simple Truth. The simple truth about investing. Vanguard and the ship logo are trademarks of The Vanguard Group, Inc. ©2009 The Vanguard Group, Inc. All rights reserved. Vanguard Marketing Corporation, Distributor.



# Quitting Twitter

It's the social network du jour. But what do we really get out of it, aside from interrupted?

**TWITTER IS AN ONLINE SERVICE** you can use to send out short (140 characters or less) notes to the world via the Web, IM and text-messaging. People use it to issue updates about what they're doing, eating, seeing, feeling, etc., to their family, friends and whoever else might be following them. ("Following" is Twitterspeak for signing up to receive somebody's "tweets," which is what the individual updates are, adorably, called. Tweets are a bit like the status updates on Facebook, but without the Facebook.)

When Twitter launched in 2006, it was like a relic from the Jurassic period of the dotcom start-ups, when you could get funding for *anything*. Could a service that seemed to be designed specifically to provide its users with incessant interruptions, empty of almost any meaning or importance, really succeed?

Yes, it could. Twitter's community grew about 900% last year, to more than 5 million users. A bunch of venture capitalists just gave Twitter \$35 million. (All together now: "*In this economy?*") The Dalai Lama Twitterrs. So do Britney Spears, Snoop Dogg and dozens of members of Congress.

I've felt the pull of Twitter too. There's a Famous Writer I like who Twitters. I follow her. (She also blogs and Facebooks, or whatever the verb is.) She Twitters wittily about her dog and her meals and her friends. Sometimes she Twitters about Twittering. I like it. When

-  levgrossman Headline Ideas. Bitter Twitters. All That Twitters. The Tweet Goes on. In the Tweet of the Night. Dammit. Keep thinking ...  
about 2 hours ago from web
-  levgrossman Phase 1: Twitter. Phase 2: ??? Phase 3: Profit!  
about 2 hours ago from web
-  levgrossman Vanilla Diet Doctor Pepper: just for the caffeine of it!  
about 2 hours ago from web
-  levgrossman Will the Twitterati hate me for not loving Twitter? Damn the torpedos  
about 2 hours ago from web
-  levgrossman Waitaminnit, I don't have a dog. Never mind. Poetic license  
about 3 hours ago from web
-  levgrossman Does Felicia Day have a Twitter feed? Why yes she does! Break time  
about 3 hours ago from web
-  levgrossman Maybe I'm selling my powers of concentration short. It's not like I have no attention span. It's not like - look, a bunny!  
about 4 hours ago from TwitterFox
-  levgrossman Vanilla Diet Doctor Pepper: just for the taste of it!  
about 6 hours ago from web
-  levgrossman 140 characters. So few ... and yet so many, when you have nothing to say ...  
about 8 hours ago from web
-  levgrossman Got a Nerd World column coming up. Twitter or Kindle? Coin flip. Heads. Twitter it is.  
about 8 hours ago from web

[Older >](#)

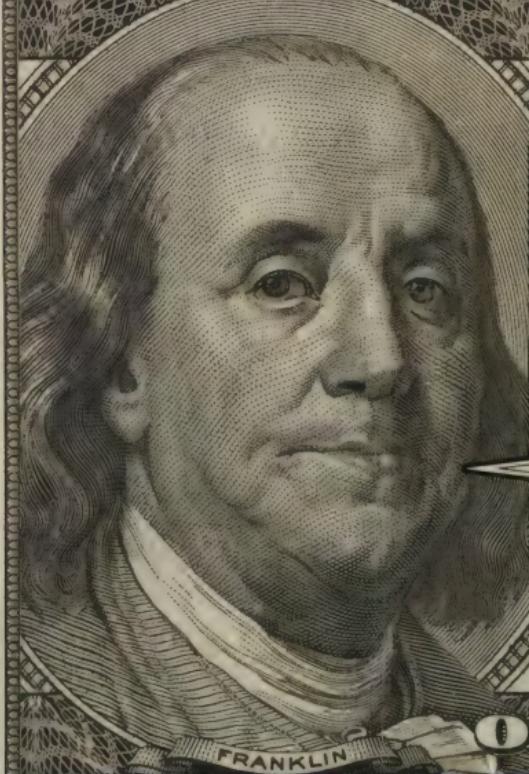
## A TWITTER FEED

Twittering is like a cross between blogging and IMing. Tweets should be read chronologically, from the bottom up. Here's what a typical feed looks like

I get a tweet from her, I feel a bit like I'm in her Famous presence—like she's a distant sun warming me from across the universe, one precious little sunbeam at a time. (I'll leave her identity a matter of speculation. Tweets are public yet also weirdly intimate.)

But here's the thing: the more interested I get in Famous Writer's life, the less interested I am in my own. I'm in danger of paying more attention to her dog and her meals and her friends than I do to mine. My powers of concentration, never formidable, are deteriorating. I've always got one eye on Famous Writer's Twitter feed, waiting for the interruption that will distract me from my own, nonfamous existence. I think I'm in danger of mistaking my connection to Famous Writer for an actual human relationship instead of what it is—a slow drip of basically trivial data that I've been using as an excuse to get out of the hard work of being alone with myself.

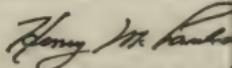
Maybe some people can handle Twitter, but I've gone cold turkey. I'm almost at the point where I can take a long walk and not want to beg my iPhone for the details of Famous Writer's breakfast. But now I'm worried about her. What does Famous Writer get out of all this? Does she have to Twitter to feel like she's important? If I could send her a tweet, I would say this, in well under 140 characters: Just remember, the un-Twittered life is still worth living.



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# Arts

■ MOVIES ■ SHORT LIST

## MOVIES

### Hero Worship.

Can a devoted director create a *Watchmen* for the masses?

BY RICHARD CORLISS

THERE IS THE AMERICA WHOSE HISTORY you've lived through, and then there is the America guarded by the Watchmen, founded in 1940 as the Minutemen. In this parallel nation, in the Times Square revelry on VJ day, a nurse was kissed by the slinky superheroine Silhouette. J.F.K. greeted Dr. Manhattan, the preternatural, irradiated blue man, at the White House and was gunned down by the splenetic, cigar-chomping Comedian. A U.S. astronaut walked on the moon and found Dr. M. waiting for him. In 1971, President Richard Nixon sent Manhattan and the Comedian to Vietnam; the war was over within a week, and Nixon was elected to a third term. The Watchmen were feted everywhere, until Nixon turned on his old abettors and outlawed the whole crew. By 1985, America was an open sewer of drugs and porn, and the Comedian was defeated, defenestrated, dead.

All this, set to Bob Dylan's "The Times They Are A-Changin'," is revealed in an opening-credits salvo that's among the zippiest, most thrilling assemblages in modern movies. The rest of *Watchmen*—which Zack Snyder, of *300* fame, directed from the wildly admired comic-book serial written by Alan Moore and illustrated by Dave Gibbons—can't match this Mach 2 ride through alternative history. Nor is the movie likely to live up to the hype it and its



source novel have generated. Derisive laughter was heard at a critics' screening, and a *Hollywood Reporter* review predicted that the film—budgeted at \$100 million and the object of a rights wrangle between Warner Bros. and 20th Century Fox—would be the “first real flop of 2009.”

Yet amid the splatter of crushed limbs, the chatter of Strangelovian science fiction and the sludge of traditional romance—and despite way too much tone-deaf acting—*Watchmen* has splashes of greatness. It proves again that the action movie is where the best young Hollywood brains have gone to bring flesh to their fantasies.

At its heart, this is a detective story: Who killed Eddie Blake (Jeffrey Dean Morgan), a.k.a. the Comedian? The main sleuth is Rorschach (Jackie Earle Haley), whose shifting inkblot mask ill conceals a violent temper and a questing spirit. Dr. Manhattan (Billy Crudup) is not much help, preoccupied as he is with helping another superhero, Ozymandias (Matthew Goode), in a secret experiment that may save the world or put a big hole in it. Dr. M. has also paid scant heed to his girlfriend Laurie (Malin Akerman), a.k.a. Silk Spectre II, who's ready to fall into the arms of nerdy Dan Dreiberg (Patrick Wilson), a.k.a. Nite Owl II—some new Watchmen have moved up as older ones have retired. Meanwhile, still President Nixon (Robert Wisden) and other U.S. officials are poised to avert a nuclear strike by the U.S.S.R.

Moore's story, which was published by DC Comics in 12 monthly installments in 1986, was conceived back when Ronald Reagan and the Russkies were still swapping dark threats, and few imagined the Soviet Union could collapse under its own deadweight. This was the pre-Internet age (Moore pounded out his scripts on a man-sized typewriter), when most comics had an afterlife only in the back-issue bins. But *Watchmen* soon attained the status of legend and literature; in 2005, TIME cited it as one of the 100 best novels since 1923. (See page 54 for our book critic's take on the film adaptation.) And it continues to expand its base. Last fall Gibbons put out the late-table book *Watching the Watchmen*. The story is also available on DVD in “moving comic” form—very limited animation of the drawings, with a narrator reading the text—that runs about twice the length of the 2-hr. 40-min. Snyder version.

As with the other films made from his stuff (*From Hell*, *The League of Extraordinary Gentlemen*, *Constantine*, *V for Vendetta*), Moore has declined screen credit on the *Watchmen*



### THREE WEIRD HEROES

The inkblot-masked Rorschach, left, puts his mile-wide mean streak to work as he tracks down the killer of his old partner, a vigilante known as the Comedian, right. On the sidelines is Dr. Manhattan, above, whose godlike powers have made him remote from the other Watchmen

movie. But whatever his thoughts on the corruptive properties of cinema, he could have found no more devoted *Watchmen* than Snyder, who willed the project into screen reality after Terry Gilliam and others failed. The ultimate fetishist auteur, Snyder takes hallowed pulp artifacts—the '70s horror movie *Dawn of the Dead*, the Frank Miller graphic novel 300 and now this—and films them with the near fanatic fidelity of someone constructing an Eiffel Tower replica out of matchsticks. To *Watchmen*, he brings a reverence for the text that equals Mel Gibson's in *The Passion of the Christ* and comes close to Gus Van Sant's shot-by-shot remake of Hitchcock's *Psycho*.

Yet this is a real movie, vigorously visualized from Gibbons' template, and screenwriters David Hayer and Alex Tse have brought coherence to a plot that often lurches into flashbacks within flashbacks. The section showing the mutation of mild-mannered scientist Jon Osterman (Billy Crudup) into Dr. Manhattan is a gem of lucid storytelling. Shuffling the sequence of tenses, the film shows Jon as a young man in love, a fellow scarred by a nuclear accident, a boy watching his watchmaker dad, a superhero who can change size and location at will, a middle-aged stud letting his old love slip away as he finds someone younger, and finally, a sad sack of blue mourning the ordinary life he lost. Again, all is conveyed in a few minutes—a few quick, deft strokes.

The movie also has more than its share of long, clumsy scrawls. The budding romance between Dan and Laurie is tepidly drawn and wanly performed; those who've seen 300 know Snyder is in no way an actor's director. (The two self-starters are Haley, who does right by his grizzled role, and Morgan, a Robert Downey Jr. knockoff who chews the scenery and his stogie with equal aplomb.) And while the climax is unusual in a comic-book movie—bad guy does very bad thing, then escapes his come-uppance by persuading folks that what he's done is really kind of a good thing—it lacks the kick of apocalyptic retribution the mass audience expects and deserves.

Maybe *Watchmen* is one of those cult films that don't expand beyond the true believers. It probably won't make even alternative-movie history. Containing its own popcorn breaks—hit the concession stand whenever Dan and Laurie start their mooning—this ambitious picture is a thing of bits and pieces. But oh, those beautiful bits. And wow, those magnificent pieces. ■



#### Watchmen Portraits

To see how the characters from the graphic novel look on celluloid, go to [time.com/watchmen](http://time.com/watchmen)

## A Fan's Notes. Should a true believer watch *Watchmen*? There are two answers, and both are wrong



BY LEV GROSSMAN

**ASK 10 SERIOUS MOVIE PEOPLE** who the best living director is, and you'll probably get 10 different answers. Ask 10 serious comics fans who the best living comics writer is, and you might get just one: Alan Moore, the toweringly tall, vastly bearded Englishman who wrote *Watchmen*. (You'll also get 10 lengthy explanations of why that's the case—there is no bore like the *Watchmen* bore. I should know, I am one.)

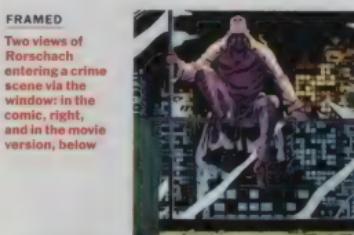
So it is with a queasy, not un-Judas-like mixture of devotion and betrayal that the hardcore *Watchmen* fan approaches the movie version—Jesus in this scenario being Moore. He has not been well served by film adaptations, and he is resolutely hostile to them. Not only has he refused to see the *Watchmen* movie; he has refused to be paid for it. Moore, who likes his words unminced, told the *Los Angeles Times*, "I will be

**FRAMED**  
Two views of Rorschach entering a crime scene via the window: in the comic, right, and in the movie version, below

spitting venom all over it." Personal respect for its creator isn't the only reason not to see *Watchmen*. There are aesthetic grounds aplenty. The book doesn't lend itself particularly well to film. It's a long, many-threaded serial narrative that's not meant to be forcibly administered in one dose. Its content is also not easily extricable from its comic book form. The fifth chapter, "Fearful Symmetry," unfolds symmetrically, the panels at the beginning echoing the panels at the end, with a grand mirror-image spread at its heart. Palindromes, reflections, symmetries—*Watchmen* teems with them. Look at Rorschach's face. They give visual life to the tensions that animate the story, between the chaotic flow of time and the perfect frozen moment (each panel is one), and ultimately, between good and evil.

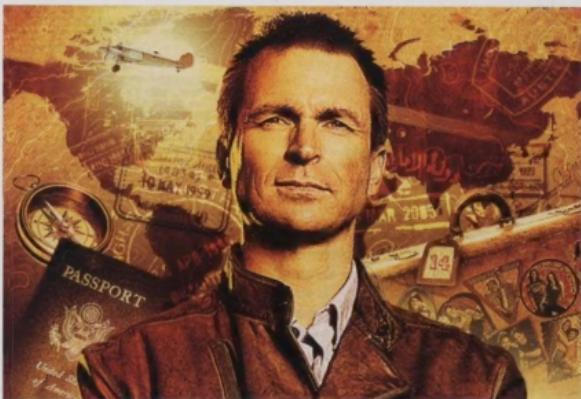
Bottom line: this is about knowing what you're getting into. The mistake for newcomers would be to confuse *Watchmen* the film with *Watchmen* the graphic novel—to think of the film as a substitute for the book. The two are neither identical nor symmetrical. The film is an homage to the original or perhaps an advertisement for it, but nothing more. It is not it.

Should the fans see *Watchmen*? The comic has something to say on this question. Are you an idealist like Rorschach, who insists on absolutes, black and white? Or a pragmatist like Ozymandias, who deals in shades of gray? Ozymandias would go. Rorschach wouldn't. The point of the comic is that neither position is perfect or even tenable. But a choice must be made. To quote the master's final words: "Leave it entirely in your hands."



# Short List

TIME'S PICKS FOR THE WEEK



## 1 TELEVISION The Amazing Race, Season 14

Forget singing competitions; nothing brings on stress like world travel. CBS's high-octane globetrot, hosted by Phil Keoghan, tests the mettle of duos (like endearing father-son team Mel and Mike White) through culture clashes and airport fiascoes. It's armchair tourism at its finest.

## 2 DVD Ashes of Time Redux

A moony postromantic, Hong Kong's Wong Kar-wai makes films trapped in a web of lost love. This recut of his 1994 Eastern western is a heartbreakingly rhapsodic with an iconic cast: Leslie Cheung, Brigitte Lin, Tony Leung Chiu-wai and Maggie Cheung. Unmissable.

## 3 BOOK Spoiled

Husbands, wives, nannies and children orbit one another in the cold moral vacuum of uptown Manhattan. Caitlin Macy's stories dissect the lives of the rich and miserable with tender but surgical precision. This is what happens to gossip girls 20 years down the line.

## 4 TELEVISION Breaking Bad

In Season 2, chemistry teacher and cancer victim Walter White (Bryan Cranston) is seizing the day—by selling crystal meth to leave his family a nest egg. Cranston makes us feel Walter's desperation, conflict and exhilaration as he finds new life in dying.

## 5 DVD Beverly Hills Chihuahua

A pampered pet (voiced by Drew Barrymore) from 90210 gets lost and saved in Baja. Made back when *immigration, not the economy*, was the code-red political phrase, this Disney box-office hit says Mexicans are the kindest, friendliest people—as long as they're dogs.

### Arts Online

For more reviews and openings this weekend, go to [time.com/entertainment](http://time.com/entertainment)



## Neko Case's Short List

The mighty female voice of indie power poppers the New Pornographers, Neko Case has long been an alt-country favorite. She follows up her critically acclaimed 2006 album, *Fox Confessor Brings the Flood*, with this month's *Middle Cyclone*, on which she blows through Patsy Cline-esque ballads and twangy numbers alike. Here's what Case is into this season, from bandmate A.C. Newman's solo album to a dose of David Lynch.

### Twin Peaks

I've been watching a lot of *Twin Peaks* again. I'm from Washington State, and it was the first time that the Northwest was ever seen as a place to be. I love that the region was shown to the world that way by David Lynch, who got the spookiness and weirdness of it.

### A.C. Newman

His new record, *Get Guilty*, is all I listen to. I'm still mad that I didn't sing on it, but I can understand that he doesn't want it to sound exactly like the New Pornographers. The harmonies are superaddictive. He's so effortless.



### The Cramps

The band's lead singer, Lux Interior, just died, which is utterly sad to me. They were so not worried about being cool. He was man and woman at the same time and just a raging lunatic.

### Guillermo del Toro

I've been listening to this NPR interview with him over and over again. He's so compassionate-sounding. His most famous movie, *Pan's Labyrinth*, is the one I connected with the least, but I love the way he thinks, and I love the way he talks.

### The Living, by Annie Dillard

The way she constructs a sentence is so beautiful and simple. She doesn't write like a woman or a man. That's a kind of balance that's totally sublime.



Nancy

# Gibbs

## Cell-Phone Second Thoughts. It was handy to give our kids phones—until they learned all the ways they could use them

HOW MANY PARENTS INSISTED AFTER COLUMBINE AND Sept. 11 that their children be reachable at all times? How comforting to give kids cell phones, so that urgent reassurances were never more than 10 digits away. And how handy, as we juggled jobs and meetings and soccer matches, to be able to rearrange deployments on the fly. Their phones served our needs so well; too bad we didn't factor in adolescent ingenuity.

Unfortunately it's too late to legislate that no one should be allowed a cell phone until he or she is at least 18 and fully licensed to use it. Every parent understands that handing over the car keys marks a fateful passage, so much more freedom and possibility, so much more risk and temptation. But cell phones took us by surprise: so small, so innocent, so powerful in the hands of a bored or twisted teen who now has an extremely efficient tool for wasting time, cheating on tests, organizing fights, bullying classmates, phoning in bomb threats, arranging drug deals and, more commonly, vamping in a junior-varsity version of *Girls Gone Wild*.

Is this the dark side of the parental imagination? Yes. But a study released last December found that one in five teens had sent or posted a naked picture of themselves, and a third had received such a picture or video by text message or e-mail. One school principal suspects that a random ransacking of the phones in his school would find indecent pictures on half to two-thirds of them. Three out of four teens say posting suggestive stuff "can have serious negative consequences," which means they know it's dumb—and they do it anyway.

But there's nothing quite like the image of your child on a registry of sex offenders to concentrate the parental mind. It now has a catchy new label, but "sexting" has been around, as a prank and a problem, for years: in 2004 a 15-year-old Pittsburgh, Pa., girl was charged with sexual abuse of children and dissemination of child pornography when she posted nude pictures of herself online. This seemed like a confounding twist in prosecutorial philosophy, since the victim and the villain in this case were the same child. But just in the past year, more than a dozen states have followed suit, arresting kids as young as 13 for sending or receiving smutty pictures

on their phones. For parents, these cases have suddenly raised the prospect of retirement savings melted down to pay legal bills, college dreams deferred, scholarships lost—all because their kids were caught doing what kids do, and were prosecuted aggressively in hopes that others would notice and clean up their act.

The rush of prosecutions, however, just reminds us that the law makes a lousy parent. A legal system naturally depends on deterrence; you make an example of those you manage to catch, so that potential offenders think twice. But to many a teen, danger is as likely to feed desire as to frustrate it. The qualities required to shape their behavior, the humor and patience mixed just

a certain way with clarity and resolve, are too much to expect from laws written to apply equally to everyone. Don't we need to exempt them from prosecution for being idiots and to find some better way to punish conduct that we didn't manage to prevent?

Especially since sexting might actually be the least of our worries. Compared with what they are actually doing, teenagers' virtual sex lives may be less a mirror than a mirage, an image of how they see themselves that vanishes as you get up close. The research suggests that

even as they get more electronically immodest, they are delaying actual sex, having fewer partners and generally behaving more responsibly than many of their parents did. By all means, come down hard on the kid who uses a phone to cheat or bully or harass or cause harm. But when it comes to baring all, remind them that even if they escape the law they'll never erase the trail, when they decide to apply for college or a job or run for President: indiscretion lives forever, their naked teenage ghost in cyberspace.

Just don't imagine that you can prevail by brute force. You can block websites, limit time online, screen e-mail, unplug the webcam. But kids are more nimble than wise; they will find a work-around. Teachers know that students can text under the desk without glancing down, their phones set with a ringtone pitched too high for adults to hear. We are fighting on their turf. They are up in the trees and underground and in caves while we march around in our bright red uniforms trying to defend their dignity and virtue. Not a fair fight.



**Patient Information**  
**SINGULAIR® (SING-u-lair) Tablets, Chewable Tablets, and Oral Granules**  
**Generic name: montelukast (mon-te-LOO-kast) sodium**

Read this information before you start taking SINGULAIR®. Also, read the leaflet you get each time you refill SINGULAIR, since there may be new information in the leaflet since the last time you saw it. This leaflet does not take the place of talking with your doctor about your medical condition and/or your treatment.

**What is SINGULAIR?**

- SINGULAIR is a medicine called a leukotriene receptor antagonist. It works by blocking substances in the body called leukotrienes. Blockers of leukotrienes help relieve allergic rhinitis. SINGULAIR is not a steroid. Studies have shown that SINGULAIR does not affect the growth rate of children. (See the end of this leaflet for more information about asthma and allergic rhinitis.)

SINGULAIR is prescribed for the treatment of asthma, the prevention of exercise-induced asthma, and allergic rhinitis:

**1. Asthma.**

SINGULAIR should be used for the long-term management of asthma in adults and children ages 12 months and older.

**Do not take SINGULAIR for the immediate relief of an asthma attack.** If you get an asthma attack, you should follow the instructions your doctor gave you for treating asthma attacks.

**2. Prevention of exercise-induced asthma.**

SINGULAIR is used for the prevention of exercise-induced asthma in patients 15 years of age and older.

**3. Allergic Rhinitis.**

SINGULAIR is used to help control the symptoms of allergic rhinitis (sneezing, stuffy nose, runny nose, itching of the nose). SINGULAIR is used to treat seasonal allergic rhinitis (outdoor allergies that happen part of the year) in adults and children ages 2 years and older, and perennial allergic rhinitis (indoor allergies that happen all year) in adults and children ages 6 months and older.

**Who should not take SINGULAIR?**

Do not take SINGULAIR if you are allergic to SINGULAIR or any of its ingredients.

The active ingredient in SINGULAIR is montelukast sodium.

See the end of this leaflet for a list of all the ingredients in SINGULAIR.

**What should I tell my doctor before I start taking SINGULAIR?**

Tell your doctor about:

- **Pregnancy:** If you are pregnant or plan to become pregnant, SINGULAIR may not be right for you.
- **Breast-feeding:** If you are breast-feeding, SINGULAIR may be passed in your milk to your baby. You should consult your doctor before taking SINGULAIR if you are breast-feeding or intend to breast-feed.
- **Medical Problems or Allergies:** Talk about any medical problems or allergies you have now or had in the past.
- **Other Medicines:** Tell your doctor about all the medicines you take, including prescription and non-prescription medicines, and herbal supplements. Some medicines may affect how SINGULAIR works, or SINGULAIR may affect how your other medicines work.

**How should I take SINGULAIR?**

For adults and children 12 months of age and older with asthma:

- Take SINGULAIR once a day in the evening.
- Take SINGULAIR every day for as long as your doctor prescribes it, even if you have no asthma symptoms.
- You may take SINGULAIR with food or without food.
- If your asthma symptoms get worse, or if you need to increase the use of your inhaled rescue medicine for asthma attacks, call your doctor right away.
- **Do not take SINGULAIR for the immediate relief of an asthma attack.** If you get an asthma attack, you should follow the instructions your doctor gave you for treating asthma attacks.
- Always have your inhaled rescue medicine for asthma attacks with you.
- Do not stop taking or lower the dose of your other asthma medicines unless your doctor tells you to.

**For patients 15 years of age and older for the prevention of exercise-induced asthma:**

- Take SINGULAIR at least 2 hours before exercise.
- Always have your inhaled rescue medicine for asthma attacks with you.
- If you are taking SINGULAIR daily for chronic asthma or allergic rhinitis, do not take an additional dose to prevent exercise-induced asthma. Speak to your doctor about your

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- treatment of exercise-induced asthma.
- Do not take an additional dose of SINGULAIR within 24 hours of a previous dose.

**For adults and children 2 years of age and older with seasonal allergic rhinitis, or for adults and children 6 months of age and older with perennial allergic rhinitis:**

- Take SINGULAIR once a day, at about the same time each day.
- Take SINGULAIR every day for as long as your doctor prescribes it.
- You may take SINGULAIR with food or without food.

**How should I give SINGULAIR oral granules to my child?**

Do not open the packet until ready to use.

SINGULAIR 4-mg oral granules can be given:

- directly in the mouth;
- dissolved in 1 teaspoonful (5 mL) of cold or room temperature baby formula or breast milk;
- mixed with soft foods such as applesauce, soft foods at cold or room temperature: applesauce, mashed carrots, rice, or ice cream.

Be sure that the entire dose is mixed with the food, baby formula, or breast milk and that the child is given the entire spoonful of the food, baby formula, or breast milk mixture right away (within 15 minutes).

**IMPORTANT: Never store any oral granules mixed with food, baby formula, or breast milk for use at a later time.** Throw away any unused portion.

**Do not put SINGULAIR oral granules in any liquid drink other than baby formula or breast milk.** However, your child may drink liquids after swallowing the SINGULAIR oral granules.

**What is the dose of SINGULAIR?**

**For asthma—Take once daily in the evening:**

- One 10-mg tablet for adults and adolescents 15 years of age and older,
- One 5-mg chewable tablet for children 6 to 14 years of age,
- One 4-mg chewable tablet or one packet of 4-mg oral granules for children 2 to 5 years of age, or
- One packet of 4-mg oral granules for children 12 to 23 months of age.

**For exercise-induced asthma—Take at least 2 hours before exercise, but not more than once daily:**

- One 10-mg tablet for adults and adolescents 15 years of age and older

**For allergic rhinitis—Take once daily at about the same time each day:**

- One 10-mg tablet for adults and adolescents 15 years of age and older,
- One 5-mg chewable tablet for children 6 to 14 years of age,
- One 4-mg chewable tablet for children 2 to 5 years of age, or
- One packet of 4-mg oral granules for children 2 to 5 years of age with seasonal allergic rhinitis, or for children 6 months to 5 years of age with perennial allergic rhinitis.

**What should I avoid while taking SINGULAIR?**

If you have asthma and if your asthma is made worse by aspirin, consider to avoid aspirin or other medications containing aspirin and anti-inflammatory drugs while taking SINGULAIR.

**What are the possible side effects of SINGULAIR?**

The side effects of SINGULAIR are usually mild, and generally did not cause patients to stop taking their medicine. The side effects in patients treated with SINGULAIR were similar in type and frequency to side effects in patients who were given a placebo (a pill containing no medicine).

The most common side effects with SINGULAIR include:

- stomach pain
- stomach or intestinal upset
- heartburn
- tiredness
- fever
- stuffy nose
- cough
- flu
- upper respiratory infection
- dizziness
- headache
- rash

Less common side effects that have happened with SINGULAIR include:

- increased bleeding tendency
- allergic reactions [including swelling of the face, lips, tongue, and/or throat (which may cause trouble breathing or swallowing), hives and (itching)]
- behavior and mood changes [including agitation (including aggressive behavior), and/or bad dreams, depression, feeling anxious, hallucinations (seeing things that are not there), irritability, restlessness, suicidal thoughts and actions (including suicide, tremor, trouble sleeping)]
- drowsiness, pins and needles/numbness,

seizures (convulsions or fits)

- palpitations
- nose bleed
- diarrhea, indigestion, inflammation of the pancreas, nausea, vomiting
- hypertension
- bruxism
- joint pain, muscle aches and muscle cramps
- swelling

Rarely, asthmatic patients taking SINGULAIR have experienced a condition that includes certain symptoms that do not go away or that get worse. These occur usually, but not always, in patients who were taking steroid pills by mouth for asthma and those who were taking steroid inhalers very low or stopped. Although SINGULAIR has not been shown to cause this condition, you must tell your doctor right away if you get one or more of these symptoms:

- a feeling of pins and needles or numbness of arms or legs
- flu-like illness
- rashes
- severe inflammation (pain and swelling) of the sinuses (sinusitis)

These are not all the possible side effects of SINGULAIR. For more information ask your doctor or pharmacist. Talk to your doctor if you think you have side effects from taking SINGULAIR.

**General Information about the safe and effective use of SINGULAIR**

Medicines are sometimes prescribed for conditions that are not mentioned in patient information leaflets. Do not use SINGULAIR for a condition for which it was not prescribed. Do not give SINGULAIR to other people, even if they have the same symptoms you have. It may harm them. Keep SINGULAIR and all medicines out of the reach of children.

Store SINGULAIR at 25°C (77°F). Protect from moisture and light. Store in original package.

This leaflet summarizes information about SINGULAIR. If you would like more information, talk to your doctor. You can ask your pharmacist or doctor for information about SINGULAIR that is written for health professionals.

**What are the ingredients in SINGULAIR?**

Active ingredient: montelukast sodium

SINGULAIR chewable tablets contain aspartame, a source of phenylalanine. Phenylketonurics: SINGULAIR 4-mg and 5-mg chewable tablets contain 0.674 and 0.842 mg phenylalanine, respectively.

Inactive ingredients:

- 4-mg oral granules: mannitol, hydroxypropyl cellulose, and magnesium stearate.
- 4-mg and 5-mg chewable tablets: mannitol, microcrystalline cellulose, hydroxypropyl cellulose, red ferric oxide, croscarmellose sodium, cherry flavor, aspartame, and magnesium stearate.
- 10-mg tablet: microcrystalline cellulose, lactose monohydrate, croscarmellose sodium, hydroxypropyl cellulose, magnesium stearate, hydroxypropyl methylcellulose, titanium dioxide, ferric oxide, yellow ferric oxide, and carnauba wax.

**What is asthma?**

Asthma is a continuing (chronic) inflammation of the bronchial passageways which are the tubes that carry air from outside the body to the lungs.

**Symptoms of asthma include:**

- coughing
- wheezing
- chest tightness
- shortness of breath

**What is exercise-induced asthma?**

Exercise-induced asthma, more officially called exercise-induced bronchoconstriction occurs when exercise triggers symptoms of asthma.

**What is allergic rhinitis?**

- Seasonal allergic rhinitis, also known as hay fever, is triggered by outdoor allergens such as pollens from trees, grasses, and weeds.
- Perennial allergic rhinitis may occur year-round and is generally triggered by indoor allergens such as dust mites, animal dander, and/or mold spores.
- Symptoms of allergic rhinitis may include:
- stuffy, runny, and/or itchy nose
- sneezing

Rx only

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## go nose to nose with allergies.

While many allergy medicines block histamine, SINGULAIR works differently by blocking leukotrienes, an underlying cause of indoor and outdoor allergy symptoms. One SINGULAIR once a day is proven to help relieve nasal allergy symptoms – without causing drowsiness. Ask your doctor about prescription SINGULAIR, a different way to treat allergies.



**IMPORTANT SAFETY INFORMATION:** Side effects are generally mild and vary by age, and may include headache, ear infection, sore throat, and upper respiratory infection. Side effects generally did not stop patients from taking SINGULAIR. Check with your doctor if you are pregnant or nursing. You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/medwatch](http://www.fda.gov/medwatch), or call 1-800-FDA-1088.

Please read the Patient Information on the adjacent page and discuss it with your doctor. To learn more about SINGULAIR and how you may be able to save on your next

prescription,\* visit [singulair.com](http://singulair.com) ONCE-A-DAY **SINGULAIR**  
(Montelukast Sodium) or call 888-MERCK-95.

**SINGULAIR**  
(Montelukast Sodium)  
a different way to treat allergies



This product is available through the Merck Patient Assistance Program.  
To find out if you qualify, call 888-MERCK-95.

\*Eligibility restrictions apply. For details and full Terms and Conditions, visit [singulair.com/allergy](http://singulair.com/allergy).  
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